



Barrett Township Volunteer Fire Co.

'Over 50 Years of Community Service'



104634352

BARRETT TOWNSHIP VOLUNTEER FIRE COMPANY

FIRE REPORT

Filed by officer in charge: Karin Ayer Signed by Fire Chief:

Date: 01/26/04 Time out: 08:10 Time in: 09:03

Location of fire: 2276 Low Court Road, Green, Pa. 16326

Name of Owner: [REDACTED] Address: Same as above

Name of Occupant: [REDACTED] Address: [REDACTED]

Van Fire with structural damage to siding of house

Type of structure: Residential Number of stories: 1

Type of construction: Wood frame

Cause of fire: Fire appears to have started in engine compartment, fire origin is undetermined.

If suspicious or undetermined, time & date State Police notified:

Estimated damage to building: \$2000.00 Name of Insurance Co.:

Estimated damage to contents of Van: \$1500.00

Vehicle damage: \$14,000

Total damage: \$17,500

Number of trucks: 2 Number of men: 16

Size and amount of hose used on each truck: 1 1/4" 250' line from truck #2 was the attack line placed into service between the house and the vehicle. A 3" 100' line was used from truck #9 to supply truck #2.

Estimated amount of water used: 500 Gal.

Remarks on how the fire was fought: Upon arrival fire was visible from the engine compartment and both left and right side front windows. Fire had progressed to the center of the vehicle by the time the first truck arrived on scene. The siding on the house had also started to melt from the heat coming from the vehicle. Siding damage encompassed 3/4 of the end of the house. The 1 1/4" line from truck #2 was charged with Class A foam and the fire was knocked down. extinguishment was complete after about 10 minutes.



Photo #1 LEFT FRONT VIEW OF VEHICLE

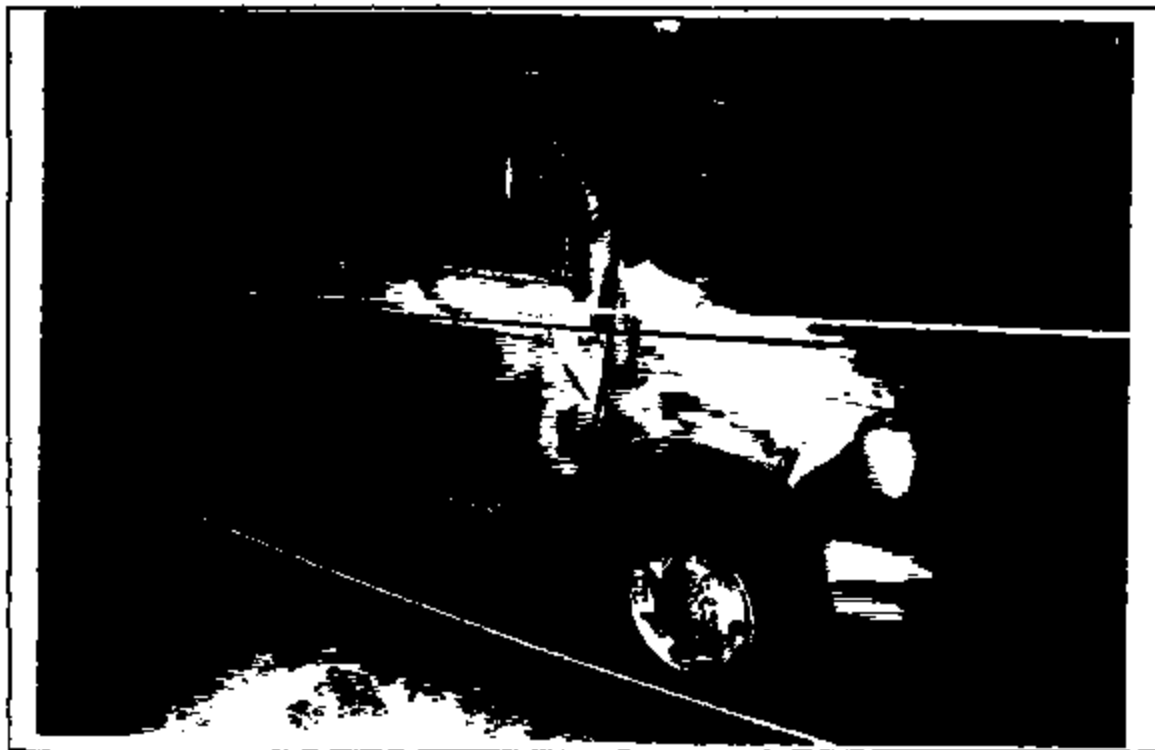


Photo #2 RIGHT FRONT VIEW



Photo #3 RIGHT REAR VIEW

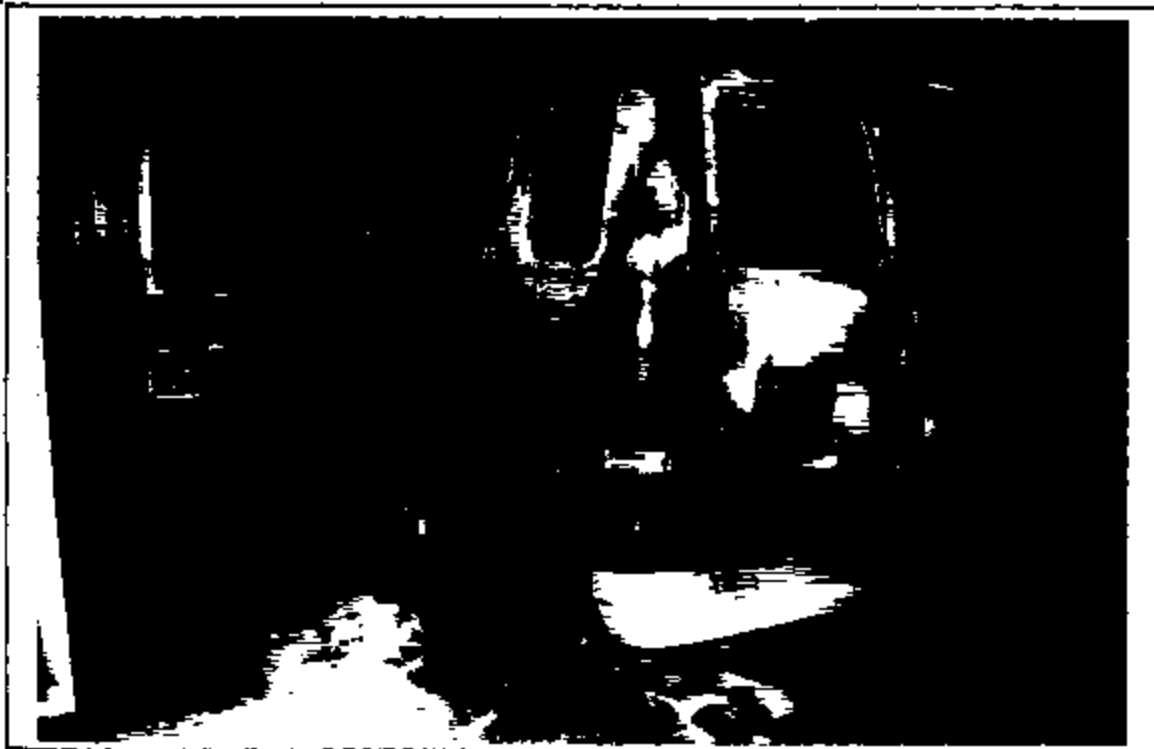


Photo #4 LEFT REAR VIEW



Photo #5 DASH VIN PLATE



Photo #6 RIGHT REAR INTERIOR



Photo #7 RIGHT MID INTERIOR



Photo #8 RIGHT FRONT INTERIOR

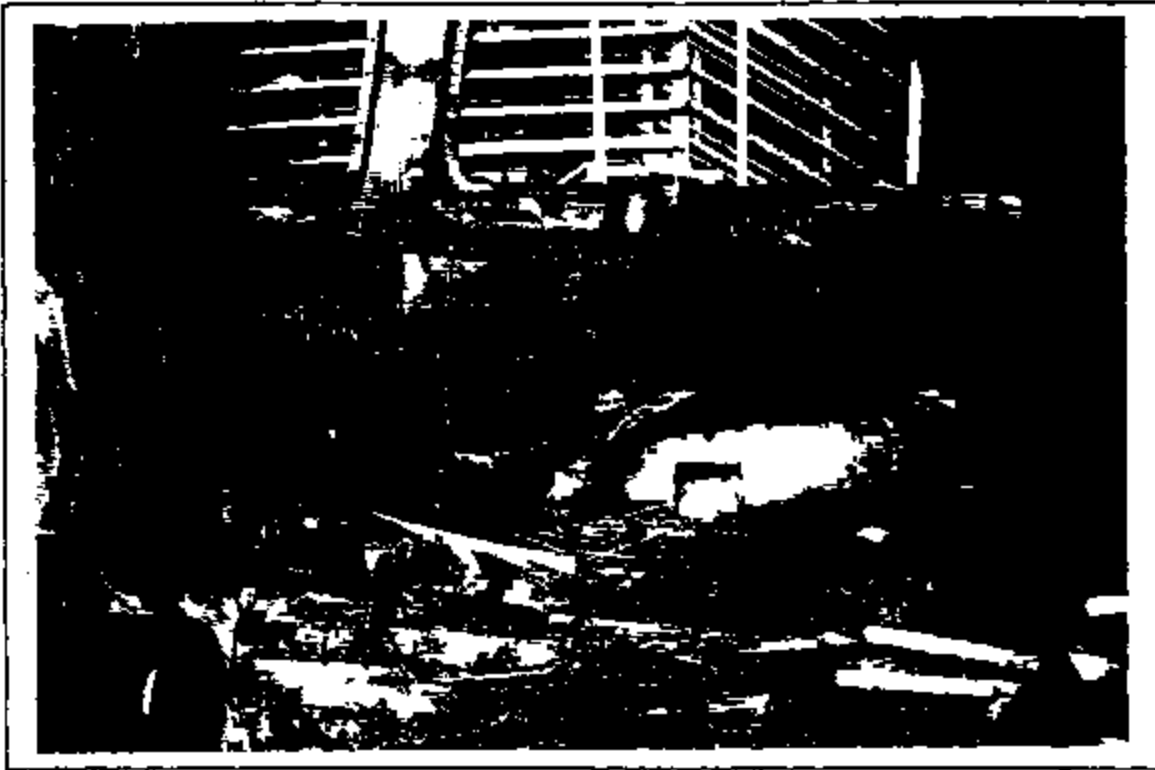


Photo #9 LEFT REAR INTERIOR

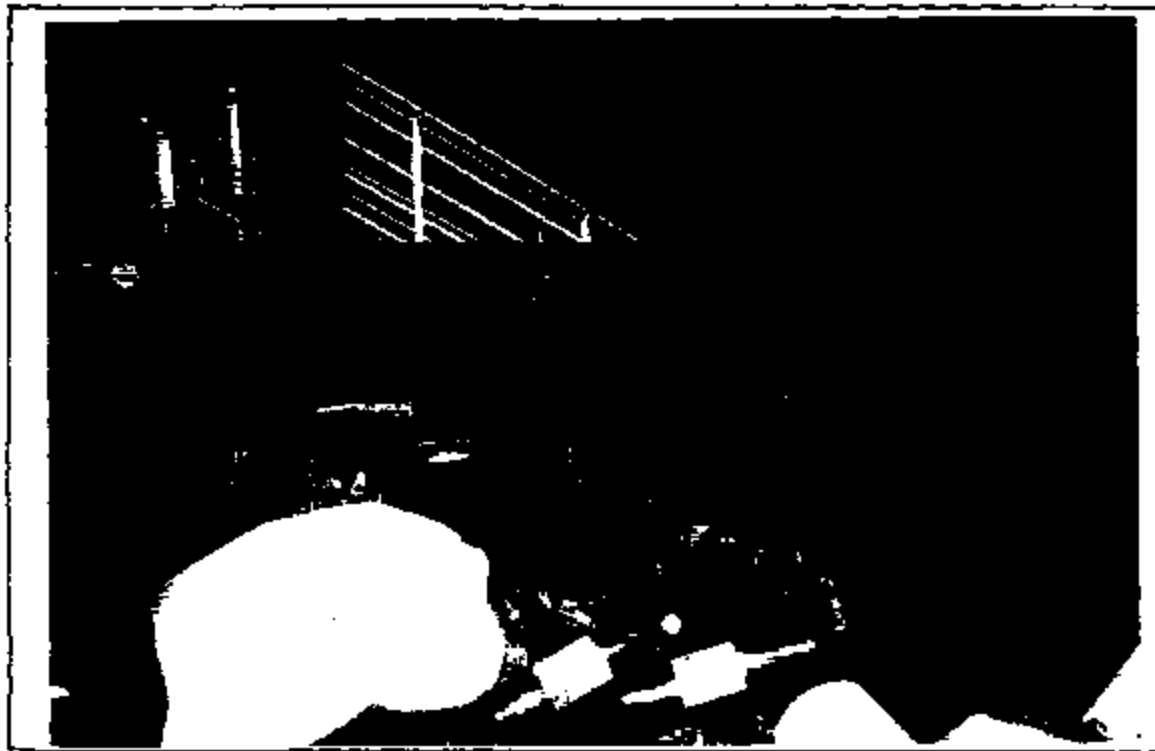


Photo #10 LEFT MID INTERIOR



Photo #11 LEFT FRONT INTERIOR

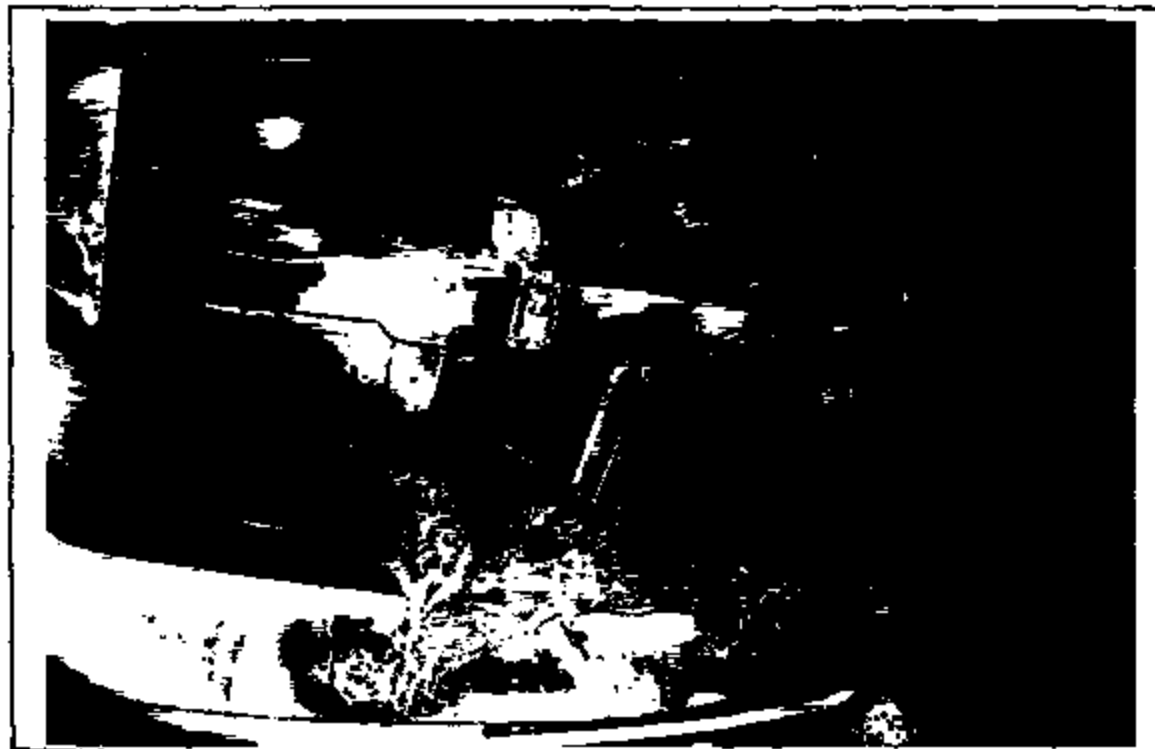


Photo #12 RADIATOR CORE SUPPORT AREA



Photo #13 TOP OF ENGINE



Photo #14 DASH AREA



Photo #15 REAR OF ENGINE



Photo #16 CARGO AREA



Photo #17 RIGHT SIDE FUEL RAIL CONNECTIONS



Photo #18 LEFT SIDE FUEL RAIL CONNECTIONS



Photo #19 LEFT SIDE FUEL RAIL CONNECTIONS



Photo #20 FUEL LINE SUPPLY AND RETURN CONNECTIONS WITH SAFETY CLIPS IN PLACE



Photo #21 FUEL LINES FROM TRANS AREA TO FUEL RAIL



Photo #22 REAR OF ENGINE INTAKE AREA



Photo #23 LEFT SIDE BURN PATTERNS



Photo #24 RIGHT SIDE BURN PATTERNS



Photo #25 ROOF BURN PATTERNS

NORTH EASTERN TECHNICAL SERVICES, INC.

P.O. Box 5150
FALL RIVER, MA 02723
1-508-675-0999, 1-508-677-3133 FAX
WEB SITE: NETSEXAM.COM
E-MAIL: NETS@NETSEXAM.COM

Cause & Origin

| | |
|-------------|-------------------|
| DATE | FEBRUARY 12, 2004 |
| NETS FILE # | 040686 |
| FILM # | 7925 |

| | |
|--------------------------|---|
| INSURANCE CO. ADDRESS | FARMERS INSURANCE 201 INTERNATIONAL CIRCLE STE 300 COCKEYSVILLE MD 21030 |
| CLAIM REP. CLAIM NO # | MARY ANN PICCOLI [REDACTED] |

| | |
|-----------------|------------------------|
| OWNER'S NAME | [REDACTED] |
| TYPE OF VEHICLE | 1999 FORD ECONOLINE |
| VIN # | 1FTSS94L5XH [REDACTED] |
| COLOR | [REDACTED] |

| | |
|--------------------|----------------------|
| LOCATION | IAA, CONSHOHOCKEN PA |
| SALVAGE POOL LOT # | 483239 |

SPECIAL INSTRUCTIONS: DETERMINE THE ORIGIN AND CAUSE OF THE FIRE THE VEHICLE SUFFERED.

VERBAL:

DATE:

NORTH EASTERN TECHNICAL SERVICES, INC.

VIN CHECK

VIN # 1FTSS34L5X

| DIGIT | DESCRIPTION | MEANING |
|--------|----------------------|---|
| 1 | COUNTRY OF ORIGIN | US |
| F | MANUFACTURER | FORD |
| T | VEHICLE TYPE | TRUCK |
| S | GROSS VEHICLE WEIGHT | 9,001-10,000 GVWR W/SEC. GEN. AR BAGS |
| S34 | SERIES | ECONOLINE E350 4X2 CARGO VAN - SUP. VN |
| L | ENGINE | 5.4L EFI-SOHC (W) V-8 |
| 5 | CHECK DIGIT | VALID |
| X | YEAR | 1999 |
| H | ASSEMBLY PLANT | LORAIN OH |
| B99759 | SEQUENCE NUMBER | IN RANGE |

***** VIN PASSED TEST *****

VIN INDICATES A 1999 FORD ECONOLINE E350 4X2 CARGO VAN - SUP. VN.

Note: if sequence number is out of range, this may be due to a lag in the software. We recommend checking with NICB, as their system is more current.

MARY ANN PICCOLI
FARMERS INSURANCE

1999 FORD ECONOLINE

REPORT

VEHICLE EXAMINED:

The vehicle was a 1999 Ford Econoline with the reported VIN # 1FTSS34L5XJ [REDACTED] and stock # 483239. The stock # was used to identify the vehicle to be examined. A partial VIN was found on the dash.

LOCATION:

The vehicle was located at IAA in Conshohocken PA. This was the same location at which the vehicle was to be examined.

PRELIMINARY:

As per your request, on 2/06/04 I traveled to IAA in Conshohocken PA and examined the above mentioned vehicle. The vehicle was identified by its stock #, year, make and model.

It was reported that the insured had started the vehicle and then went back in the house, then went outside and found the vehicle on fire. There were no reported repairs or problems with the vehicle.

EXTERIOR EXAMINATION:

Examining the exterior, I found fire damage to the vehicle, which was most severe to the passenger compartment area. The front fenders had paint remaining, more on the left than the right, and there was also paint remaining on the lower portions of the rear end. The burn patterns on the roof were suggestive of the fire being slightly more intense in the front seat and dashboard area of the vehicle.

All of the window glass was destroyed by fire. The glass was later found inside the vehicle fire damaged.

The left front and rear tires were in good condition, while the right front and rear tires were in fair condition. All of the tires were found to be still inflated at the time of this examination.

INTERIOR EXAMINATION:

Examining the interior, I found that the entire interior had been heavily fire damaged. The driver's side rear cargo area of the vehicle still had charred wooden shelves in place. The passenger side rear of the cargo area was fire damaged to a slightly greater degree than the driver's side was.

The overall burn patterns pointed to the fire spreading from the front of the passenger compartment towards the rear. The center section of the dashboard and what would have been the engine cover were examined. There was found severe fire damage at the base of what would have been the engine cover in the center of the dashboard area.

The electrical wiring in the dashboard area was checked. No signs of the wiring being damaged in a manner that would suggest involvement in the cause of the fire could be found.

I noted painting and carpentry supplies in the cargo area. This included a circular saw, a ladder, paint cans, and an electric air compressor. I also noted a kitchen toaster, an aluminum baseball bat, and carpet padding in the interior.

ENGINE COMPARTMENT EXAMINATION:

The fire damage to the front of the engine was found to have been primarily to the upper portion of the engine. The hood was missing and the edge of the fenders had the hinges with fiberglass residue left on it. The hood, which was made of fiberglass, would have added to the fuel load in the area.

The lower portion of the engine in the front was checked. This section of the engine compartment was only slight affected by drop fire type damage.

The rear of the engine was found to be the area with the fuel supply and return lines as well as the cross over line between the driver's and passenger sides of the engine. The flexible line that connects the two fuel rails was missing. The ends of the metal connectors to the fuel rail were affected by heat damage.

The engine oil level was found to be full. The coolant level was empty due to fire damage. The transmission dipstick dropped into the tube when the plastic cap was removed; therefore I could not check for the level of transmission fluid. There appeared to be no components missing from the engine compartment.

CONCLUSION:

ORIGIN:

Based on the observed burn patterns, the origin of this fire was determined to have been at the rear of the engine, at or near the rear of the intake.


CAUSE:

After a careful review of all available information, it was determined that the cause of this fire was the rupture of the crossover fuel lines to the right side fuel injector rail (one supply and one return) with the spraying of fuel onto the hot exhaust or even an electrical arcing of the wiring in the area. This would be the ignition source.

Should further information become available after the completion of this examination that may be pertinent to this file, please forward it to our office for review and possible further action. Should you have any further questions in reference to this file, please do not hesitate to contact our office at your earliest convenience.



***Richard J. Richco, BCFE, CFEL, MPE, CFL**
Master Forensic Examiner
Fellow, American College of Forensic Examiners
Diplomate, Board Certified Forensic Examiner



Terry Corriane
Forensic Analyst
ASE Certified Master
Technician



***Michael O'Shaughnessy, CFEL, CFI, CFL, ABFE**
MS, Forensic Science
Fellow, American College of Forensic Examiners
Diplomate, Board Certified Forensic Examiner

Manuel Ferreira
Licensed Electrician
Forensic Analyst
Dive Team Leader

Liberal Oliveira, CFL, II, CFII
Senior Forensic Analyst
ASE Certified Technician
Certified RI Auto Inspector
Oil Filter Technician

Douglas Delaney, FL
Forensic Analyst
ASE Certified Master
Technician

Jerome Levine
Forensic Analyst

Jonathan Costa
Forensic Analyst
ASE Certified Technician
Oil Filter Technician

Robert Desmarais
Forensic Analyst
Heavy Equipment Specialist
Marine Engine Mechanic



FARMERS

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimsdocument@farmersinsurance.com
Fax : 877-217-1389

02/25/2004

Ford Motor Company
Attn: Office Of The General Counsel
3 Parklane Blvd Parklane Towers W # 400
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 01/26/2004
Your Insured: Ford Motor Credit
Your Claim #: [REDACTED]
Total Amount Owed: \$9,867.28 (total fire loss)



Dear Office Of The General Counsel:

We have made payment to our insured for damages resulting from this accident. Our investigation has established that the above loss was caused by the negligence of your insured.

It was determined that the cause of this fire was the rupture of the crossover fuel lines to the right side fuel injector rail (one supply and one return) with the spraying of fuel onto the hot exhaust or even an electrical arcing of the wiring in the area.

By virtue of our subrogation rights this letter is to advise you that we expect payment from you for the amount of damages within 14 days of the receipt of this letter.

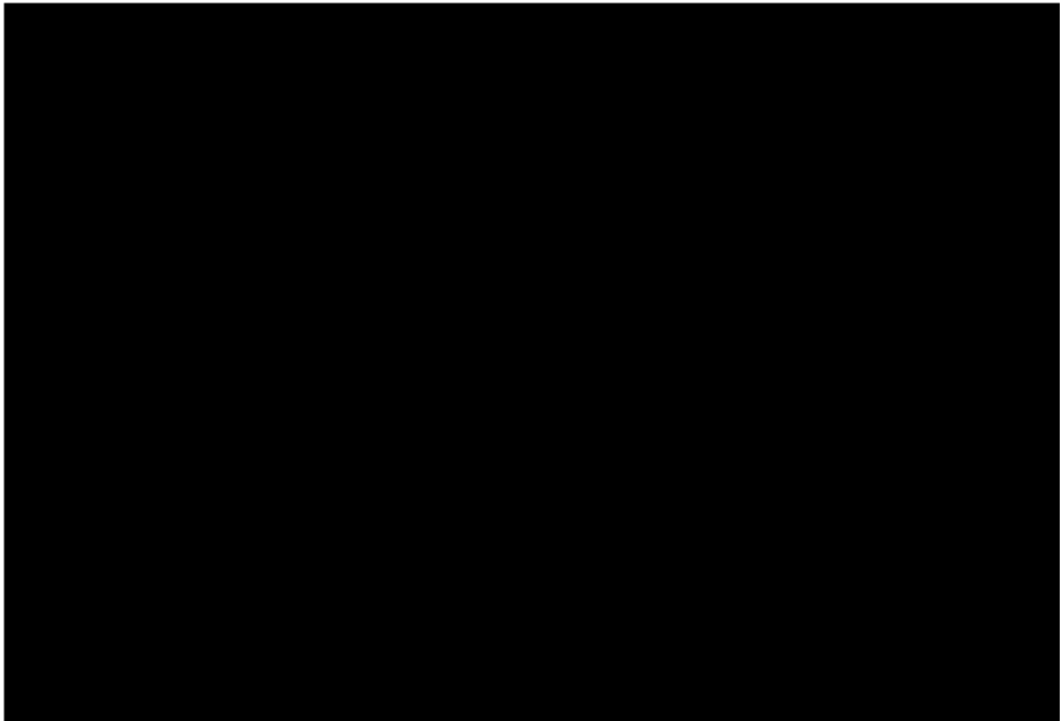
Be advised that no partial payment, which is less than the full amount claimed herein, will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without the express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

If you need additional support for our claim or require further information, please call me at 800-944-7515 x 7304 with your FAX number so that the requested information can be sent to you.

Sincerely,
Farmers Insurance Exchange

Sunny A. Hackett
Sunny Hackett
Subrogation Representative
Sunny.Hackett@farmersinsurance.com
ATTACHMENT(S)

ERS-005-LC-0094



State Farm Insurance Companies

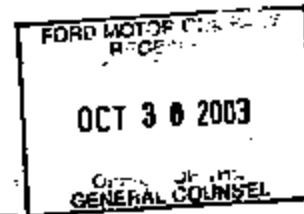


17301 Preston Road
P.O. Box 798014
Dallas, TX 75379-8014
(888)257-6077
Fax - (888)257-6076

October 21, 2003

Ford Motor Company
Parklane Towers West
3 Parklane Blvd., Ste. 400
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: June 17, 2003
Our Insured: [REDACTED]
Year/Make/Model: 2002 Ford Ranger
VIN: 1FTYR44UX2 [REDACTED]



Dear Ford Motor Company:

This vehicle was insured by State Farm and involved in a comprehensive loss. The claim settled for \$16,824.01, which includes our insured's deductible.

Our investigation establishes the cause of loss was due to a failure in transmission fluid coolant lines.

Enclosed is our documentation. We will retain the evidence until we conclude this matter with your company. You may contact me to arrange for inspection of the vehicle.

Please consider this notice as our demand for reimbursement.

Sincerely,

Tonya Bedell - Team 40
Claim Representative
(972) 732-4842 Ext. 40

State Farm Mutual Automobile Insurance Company

Enclosures

6/17/03
102 Ranger
VIN
\$16,824.01
~5800 (M)
Exp
Photos

| | | | | | | |
|---|--|---|-----------------------------------|---|---|----------------------------------|
| A <input type="checkbox"/> INCIDENT <input type="checkbox"/> FILE | | MM DD YYYY 06/17/2003 | <input type="checkbox"/> 2 | <input type="checkbox"/> 10000606 | <input type="checkbox"/> 0 | NFIRS - 1 Basic |
| B Location | | Address Type: <input type="checkbox"/> 2 - Intersection | | | | |
| Number/Street | | Prefix: WINDSOR | | | Road | |
| City | | City: SILVER SPRINGS | | | State: <input type="checkbox"/> FL | |
| Cross Street | | WEST OF SHANNON RD & WINDSOR DR | | | | |
| C Incident Type | | E1 Dates & Times | | | E2 On/Off & Alarms | |
| Incident Type: <input type="checkbox"/> 130 - Mobile property (v) | | Month Day Year Hour Min Seconds | | | Lead Station: <input type="checkbox"/> 2 <input type="checkbox"/> 2 <input type="checkbox"/> 2 | |
| D Aid Given or Received | | Alarm: <input type="checkbox"/> 06/17/2003 <input type="checkbox"/> 13:33 | | | 2nd of Alarm: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | |
| Type of Aid: <input type="checkbox"/> 1 - None | | Arrival: <input type="checkbox"/> 06/17/2003 <input type="checkbox"/> 13:38 | | | E3 Special Studies | |
| Type of Aid: <input type="checkbox"/> 2 - First Aid | | Controlled: <input type="checkbox"/> 06/17/2003 <input type="checkbox"/> 13:48 | | | Lead Station: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | |
| Type of Aid: <input type="checkbox"/> 3 - Transport | | Last Unit Cleared: <input type="checkbox"/> 06/17/2003 <input type="checkbox"/> 14:27 | | | Special Study Code: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | |
| F Actions Taken | | G1 Resources | | G2 Estimated Dollar Losses & Value | | |
| 11 - Extinguish 82 - Forceful entry 41 - Identify, analyze hazardous materials | | <input type="checkbox"/> Check this box and only one unless it is applicable to previously typed boxes. Apparatus: <input type="checkbox"/> 2 <input type="checkbox"/> 6 Suppression: <input type="checkbox"/> 0 <input type="checkbox"/> 0 Other: <input type="checkbox"/> 0 <input type="checkbox"/> 0 | | LOSSES: Request for official copies. Operate/review. Property: \$ <input type="checkbox"/> 120000 Contents: \$ <input type="checkbox"/> 120000 PRE-INCIDENT VALUE: exact Property: \$ <input type="checkbox"/> 120000 Contents: \$ <input type="checkbox"/> 120000 | | |
| H1 Casualties | | H2 Detector | | H3 Hazardous Materials Release | | |
| Deaths: <input type="checkbox"/> 0 Injuries: <input type="checkbox"/> 0 | | Mined Use Property: <input type="checkbox"/> 0 | | Property Use: <input type="checkbox"/> 163 - Street or road in commercial area | | |
| K1 Person/Entity Involved | | Mr. Ms. Mx. First Name: [Redacted] Last Name: [Redacted] Suffix: [Redacted] | | | | |
| Number: [Redacted] | | Prefix: WINDSOR | | | Street | |
| City: SILVER SPRINGS | | State: <input type="checkbox"/> FL | | | | |
| K2 Owner | | Mr. Ms. Mx. First Name: [Redacted] Last Name: [Redacted] Suffix: [Redacted] | | | | |
| Number: [Redacted] | | Prefix: WINDSOR | | | Road | |
| City: SILVER SPRINGS | | State: <input type="checkbox"/> FL | | | | |

| | | |
|---|---|---|
| A <input type="checkbox"/> 152606 <input checked="" type="checkbox"/> 17X <input type="checkbox"/> 06/17/2002 <input type="checkbox"/> 12 <input type="checkbox"/> 10008506 <input type="checkbox"/> 0 | | NFIRS - 2 Fire |
| B Property Details | | C On-Site Materials or Products |
| B1 <input type="checkbox"/> 0 <input checked="" type="checkbox"/> 17 Not Restricted <small>Estimated number of residents being notified in building or neighborhood</small> | | |
| B2 <input type="checkbox"/> 0 <small>Number of buildings involved</small> | | |
| B3 <input type="checkbox"/> 0 <small>Area burned (square foot)</small> | | |
| D Ignition | E1 Cause of Ignition | E3 Human Factors Contributing To Ignition |
| D1 <input type="checkbox"/> 22 - Engine area, running or <small>Area of fire origin</small> | <input type="checkbox"/> 2 - Failure of equipment or heat <small>Cause of ignition</small> | |
| D2 <input type="checkbox"/> 100 - Undetermined <small>Heat source</small> | E2 Factors Contributing To Ignition | |
| D3 <input type="checkbox"/> 100 - Undetermined <small>Item first ignited</small> | <input type="checkbox"/> 20 - Mechanical failure, malfunction, other <input type="checkbox"/> 30 - Electrical failure, malfunction, other <small>Factors contributing to ignition</small> | |
| D4 _____ <small>Type of material first ignited</small> | | <small>Estimated age of person involved</small> _____ |
| | | <small>Grade of person involved</small> _____ |
| F1 Equipment Involved in Ignition | F2 Equipment Power | G Fire Suppression Factors |
| <small>Equipment involved</small> | <small>Equipment power source</small> | |
| <small>Make</small> | F3 Equipment Portability | |
| <small>Model</small> | <small>Equipment portability</small> | |
| <small>Build #</small> | | |
| <small>Year</small> | | |
| H1 Mobile Property Involved | H2 Mobile Property Type & Make | Local Use |
| <input type="checkbox"/> 1 - Involved in incident <small>Mobile property involved</small> | <input type="checkbox"/> 11 - Passenger car <small>Mobile property type</small> | |
| | <input type="checkbox"/> 20 - Ford <small>Mobile property make</small> | |
| <input type="checkbox"/> 123456 <small>Mobile property model</small> | | |
| <input type="checkbox"/> 123456 <input checked="" type="checkbox"/> 17X <input type="checkbox"/> 1123456789 <small>Date VIN number</small> | | |

| | | | | | | | |
|----------|-----------------------|--------------------|------------------------------------|---------------------|-----------------------------------|---------------------|--------------------------|
| A | <u>182983</u> FDID | <u>LK</u> State | <u>06/17/2003</u> Incident Date | <u>2</u> Station | <u>0800606</u> Incident Number | <u>0</u> Company | NFIRS Remarks |
|----------|-----------------------|--------------------|------------------------------------|---------------------|-----------------------------------|---------------------|--------------------------|

Remarks

E-2 RESPONDED TO A VEHICLE FIRE ON SHANNON RD. UPON ARRIVAL THERE WAS A FORD TRUCK FULLY INVOLVED WITH FIRE. E-2 CALLED FOR ASSISTANCE FROM STATION 1 BECAUSE OF THE FUEL LEAKING. E-2 PUT THE FIRE OUT AND STOPPED THE FUEL LEAK. THE OWNER OF THE VEHICLE STATED THAT THERE HAD BEEN SOME TYPE OF MECHANICAL WORK DONE AND THE VEHICLE HAD BEEN STALLING OUT .THE VEHICLE WAS TOWED AND ALL UNITS CLEARED THE SCENE.

| | | | | | | |
|--|-----------------------------------|-----------------------------------|---------------------------------|-------------------------------------|--|--|
| M Authorization | | | | | | |
| <u>1802</u> Officer in charge ID | <u>BILLY MORLEY</u> Signature | <u>DRIVER</u> Position or rank | <u>S2 OF CAPT</u> Assignment | <u>06/17/2003</u> Month Day Year | | |
| <u>1818</u> Member making report ID | <u>DANNY BAYWOOD</u> Signature | <u>DRIVER</u> Position or rank | <u>S2 DRIVER</u> Assignment | <u>06/17/2003</u> Month Day Year | | |



INVESTIGATIVE CONSULTANTS, INC.

CAUSE & ORIGIN REPORT

[REDACTED]
ICI FILE # 203-09-246
CLAIM #: [REDACTED]

PREPARED FOR:

STATE FARM INSURANCE COMPANY
REQUESTOR: GREG SNYDER

PREPARED BY:

DAVID J. BRISTOW, CFEL, CVFI
FIRE INVESTIGATOR

All information contained within this report is privileged and confidential. Reports are furnished to our clients only, and release of any and all information contained within them is the sole responsibility of the client.

2205 W. Division St. • #G-3 • Arlington, Texas 76012
Metro 817-469-1848 • Local 817-459-0922 • Fax 817-460-4677

ERG5-825-LC-0599

CONFIDENTIAL

**INVESTIGATIVE CONSULTANTS, INC.
2285 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922**

NAME: [REDACTED]
CLAIM #: [REDACTED]
ICI #: 203-09-246
DATE OF LOSS: 6-17-03

TYPE OF INVESTIGATION:
CAUSE & ORIGIN
ACCOUNT #: 155
REPORT DATED: 10-6-03

VEHICLE LOCATION:
505 IDLEWILD
GRAND PRAIRIE, TEXAS

REQUESTOR: GREG SNYDER
PHONE #: (972) 732-4750

REQUEST: The investigation was authorized on 9-2-03 by Mr. Greg Snyder, a claims representative with State Farm Insurance Company. The purpose of this investigation was to determine the cause and origin of a fire that occurred on 6-17-03 in a 2002 Ford Ranger.

ENCLOSURES:

1. Recall information from the National Highway Traffic Safety Administration
2. Photograph documentation

PERSONS CONTACTED:

1. [REDACTED]
Insured

PROPERTY DESCRIPTION: The insured property consisted of a 2002 Ford Ranger Tremor pickup. At the time of the investigation there was no license plate attached to the vehicle, however, a partially burned license plate was found in the passenger compartment. The license plate was [REDACTED]. The VIN plate on the driver side door identified the vehicle as 1FTYR44UX2[REDACTED].

VEHICLE EXAMINATION: The vehicle examination commenced on 9-5-03 and was conducted at the Co-Part auto storage facility located 505 Idlewild, Grand Prairie, Texas.

An exterior examination of the vehicle revealed the majority of the painted surfaces in the front portion of the vehicle were consumed. The painted surfaces along the right side of the vehicle were more severe than on the left side, as shown in the exterior photographs. A large portion of the painted surfaces in the cargo bed was also consumed as the bedliner was ignited and contributed to the fire damage. The lights, lenses, and

NAME: [REDACTED]
CLAIM #: [REDACTED]

PAGE #: 2

CONFIDENTIAL

body molding of the vehicle were examined, finding heavy fire damage to the front light assemblies, both of which were collapsed from the vehicle. The rear taillight assemblies, as shown in Photograph #3, were slightly fire damaged but still intact. The body molding in the front portion of the vehicle was consumed and the rear bumper cover appeared to be in relatively good condition. An inspection of the window glass revealed all of the glass was heat fractured and collapsed from the window frames. The burn patterns on the remaining glass fragments indicated that the fire had migrated into the passenger compartment from the engine and undercarriage of the vehicle.

An inspection of the tires and wheels revealed the two front tires were both fire damaged and deflated. The two rear tires of the vehicle were still inflated and no significant fire damage was noted. As shown in Photograph #6, the right front tire appeared to be near totally consumed and the alloy rim was severely melted. It appeared that the greater amount of heat stressing was on the right side of the vehicle.

An examination of the passenger compartment revealed heavy fire damage throughout the passenger compartment, which had consumed near all of the upholstery and padding in the vehicle. The seat frames were examined, finding some oxidation but no abnormal heat stressing was noted to the frames. Some of the contents in the rear storage area behind the passenger seats was combusted, but not totally consumed.

An inspection of the door panels revealed both to be fire damaged and the vinyl material from the door panels was consumed in the fire. An examination of the instrument panel area revealed heavy fire damage throughout the instrument panel. There were remnants of melted and partially combusted vinyl and plastic material on the left side of the vehicle near the steering column. As shown in Photograph #10, the right side of the instrument panel was more heavily fire damaged. An inspection of the electrical circuitry in the instrument panel area revealed the majority of insulation to the wiring harness to be either totally consumed or severely fire damaged. An examination of the remaining wiring harness revealed portions of the insulation were totally consumed, however, there were no fault conditions found on the conductors that could be attributed to initiating the fire. As shown in Photograph #11, the portion of wiring near the steering column area was not as severely fire damaged. Some of the conductors still retained a portion of insulation, even though it was charred. The steering column was inspected, finding that the steering wheel had melted and collapsed from the vehicle during the fire. The ignition switch and its associated components were externally fire damaged, but there were no indications that it had failed and initiated the fire. The ignition wiring was found to be void of insulation, but no electrical fault conditions were noted. The wiring harness in the lower left side of the instrument panel, as shown in Photograph #13, was found to be damaged, but there were no indications that any fault conditions were present. The circuitry and appliances in this area were also examined, finding them to be externally

NAME: [REDACTED]

CLAIM #: [REDACTED]

PAGE #: 3

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fire damaged. In the mid-section of the instrument panel, the remains of the stereo system and its associated wiring had collapsed from its mounting brackets and collapsed onto the transmission extrusion area. The outer surface of the stereo system was severely oxidized and heat stressed, but the damage appeared to be the result of external flame impingement. The wiring to the stereo was still attached, as shown in Photographs #14 and #15, however, some of the conductors were brittle and had broken in two. The stereo was examined, finding that the faceplate was not totally consumed and indications were that the stereo had collapsed onto the floorboard area early in the fire event, or at least prior to the total consumption of the faceplate of the stereo. The wiring harness behind the stereo system, as shown in Photograph #17, was found to void of insulation, but no fault conditions were noted.

An examination of the engine compartment revealed heavy fire damage throughout the entire engine compartment. Near all of the belts, hoses and plastic reservoirs were consumed or severely fire damaged in the fire. Also, as shown in Photographs #18, through #20, that the fiberglass hood was near totally consumed in the fire. During the examination of the engine compartment, melting of some of the aluminum products in the vehicle such as the radiator and air conditioning condenser had occurred and as it melted it, it had partially collapsed from the vehicle. Also, the air conditioning core in the right rear portion of the vehicle was also melted, but was still within the engine compartment. The heavier gauge aluminum alloy products were also found to be slightly fire damaged, but most of the engine components were still attached to the mounting brackets.

An examination of the battery and battery cables revealed that the battery casing was melted, which exposed some of the interior plating material. There were no indications that the battery had exploded prior to or during the fire event. The battery cables, as shown in Photograph #21, were void of insulation, however, there were no fault conditions found on this portion of wiring. The battery cable connections were inspected for fault conditions and none were found. The battery posts from the battery were melted from the battery, however, there were no indications that the fire had originated in this area. The remains of the power distribution center, as shown in Photograph #22, was examined, finding the majority of the plastic fuses and relay covers were consumed or melted in the fire. An examination of the wiring to the power distribution center revealed most of the insulation was consumed from the wiring, but there were no fault conditions noted in the lower sections of the power distribution center. The alternator, as shown in Photograph #23, was found to be slightly melted, especially on the right side. The power connection to the alternator was inspected, finding no evidence of electrical faulting at the connection or in the circuit routed to the battery and power distribution center. The windings were heavily sooted, but there were no fault conditions noted. The wiring harness in the left rear portion of the engine compartment, along with a portion of the

NAME: [REDACTED]

PAGE #: 4

CLAIM #: [REDACTED]

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power distribution center, was separated and examined for fault conditions and none were found. The circuits routed along this area were all found to be void of insulation. A portion of the wiring harness in the left side of the engine compartment, as shown in Photograph #25, was severely heat stressed and during the examination of the frayed wiring, there was evidence of electrical fault conditions in the wiring (refer to Photograph #26). An examination of the burn patterns in and around these faulted areas indicated that most likely this was the result of flames consuming the insulation, and the faults occurred during the fire event. Other circuitry in the upper portion of the engine was separated and found to be void of insulation, and the wiring was brittle. Near all of the insulation was consumed from the circuitry and some of the circuits had broken in two as a result of the heat stress (refer to Photograph #27). The circuitry routed to the right side of the engine compartment, as shown in Photograph #28, was also void of insulation and during the separation and examination of the wiring, there were no fault conditions that could be attributed to initiating the fire.

An inspection of the intake manifold system and the fuel rail system revealed that the air filter and intake tube were both combusted and had collapsed from the vehicle. Severe damage was noted to the intake manifold system, as well as the fuel injectors. Inspection of this area did not indicate that the fire had originated as a result of a failure in the fuel system, but the damage appeared to be the result of external flame impingement. The fuel line was found to be externally fire damaged but still intact, and the quick disconnect connection was still in place, as shown in Photograph #30.

While examining the engine compartment, it was noted that the greater amount of heat stressing and burn patterns to the engine compartment and front suspension area was in the right side of the vehicle. Located in this area is a portion of the transmission fluid cooling line that lines were attached to the radiator.

During the course of the inspection of the engine compartment the fluid levels of the engine oil and transmission fluid were checked, finding the engine oil to be slightly low but still within the safe zone. The transmission fluid appeared to be very low and would barely register on the dipstick.

After examining the passenger compartment and the engine compartment, the burn patterns indicated that the fire had originated within the lower portion of the engine compartment or within the undercarriage. The vehicle was placed on an inspection rack to examine the burn patterns and fire damage on the undercarriage. As shown in Photographs #34 and #35, the burn patterns near the rear of the vehicle were not as severe as the front portion near the engine compartment. However, while examining the rear axle area, there were splatters of oily substance and a large amount of soot on the rear axle housing (refer to Photograph #35). A significant amount of heat stressing was

NAME: [REDACTED]
CLAIM #: [REDACTED]

PAGE #: 5

CONFIDENTIAL

noted along the front frame rails and front suspension area, as depicted in Photograph #36. Heavy soot accumulations were noted throughout the undercarriage of the vehicle. An examination of the lower portions of the engine compartment revealed heavy soot accumulations and indications that some type of oily substance had been ignited in the undercarriage of the vehicle. As depicted in Photograph #38, heavy soot accumulations were noted on the underside of the engine oil pan and transmission pan, as well as burnt oily substance being found on the exhaust system. The oily substance most likely was transmission fluid. As shown in Photograph #39, the burnt oil substance appeared to have been dispersed on the exhaust system from the front part of the engine compartment. Located within this area are the power steering fluid lines routed from the radiator toward the transmission housing. The oily substance found on the transmission fluid pan and exhaust system indicated that most likely the fluid had been dispersed from a failed or ruptured transmission fluid cooling line hose.

An examination of the remains of the fuel filter and fuel lines revealed that the combustible portions of the fuel lines were consumed in the fire. It was also noted that the fuel tank was combusted and the contents of the fuel tank had contributed to the fire damage. According to the insured, he had approximately 1/2 a tank of fuel. During the process of the combustion of the various fuels from the engine compartment and fuel system, the transmission housing and drive shaft were damaged. The drive shaft was melted in two, and the tail section of the transmission was fire damaged, causing the ring seal to separate from the transmission tail. There were no indications that the seal had failed and caused the fire; it was the result of heat and flames from the various fuels in the undercarriage of the vehicle.

In order to further document the sequence of events of this fire, an interview was conducted with [REDACTED] the insured and driver of the vehicle. [REDACTED] stated that on the date of the fire, he was driving the vehicle on Highway 30 and Highway 19 near Sulphur Springs, Texas. He stated that the vehicle began to run erratically and he began to smell an odor of something burning in the vehicle. He stated that while driving the vehicle, it began to go into a jerking-type motion when he began to pull the vehicle to the side of the road. He stated that as he pulled the vehicle off to the side of the road, he began to see the fire in the right front portion of the vehicle. He also stated that there was some evidence of fire in the undercarriage behind the right front tire after exiting the vehicle. [REDACTED] stated that he called the Sulphur Springs Fire Department, however, it took approximately 15 to 20 minutes for them to arrive and the fire had already entered into the passenger compartment.

Mr. Tedford stated that he had had some problems with the vehicle, which he had purchased from the Price Ford dealership in Sulphur Springs. He stated when he bought the vehicle, approximately a week prior to the fire, the vehicle would sputter and the

NAME: [REDACTED]
CLAIM: [REDACTED]

PAGE #: 6

CONFIDENTIAL

engine would die. He stated that the dealership installed a new idle air control valve and the vehicle still would not run properly at various times. He stated that as far as he knew at the time of the interview, this was the only component that had been replaced in the vehicle. He stated that on the date of the fire the vehicle was acting similar to the engine performed prior to taking it to the dealership.

[REDACTED] stated that there were no indications that the fire had originated in the passenger compartment and while exiting, he noticed no evidence of smoke or problems inside this area.

CONCLUSION: In conclusion, it is my opinion that this fire originated within the lower right front portion of the engine compartment. Furthermore, it is my opinion that the fire most likely was the result of a failure in the soft sections of the transmission fluid coolant lines routed from the radiator to the transmission. As noted in the report text, the burn patterns in the engine compartment and undercarriage of the vehicle indicated that an oily type substance had been dispersed in this area. During the inspection of the transmission fluid level it was found to be low, which would occur at a transmission fluid coolant line failure. During the inspection of the vehicle, there were no other competent ignition sources or failures found during the inspection.

INVESTIGATION CONDUCTED BY:

David J. Bristow, CFBI, CVFI
Fire Investigator

DJB/mg

TEDFORD, CHAD
ICI FILE #203-09-246

PHOTOGRAPH DOCUMENTATION

E005-005-LC-0005

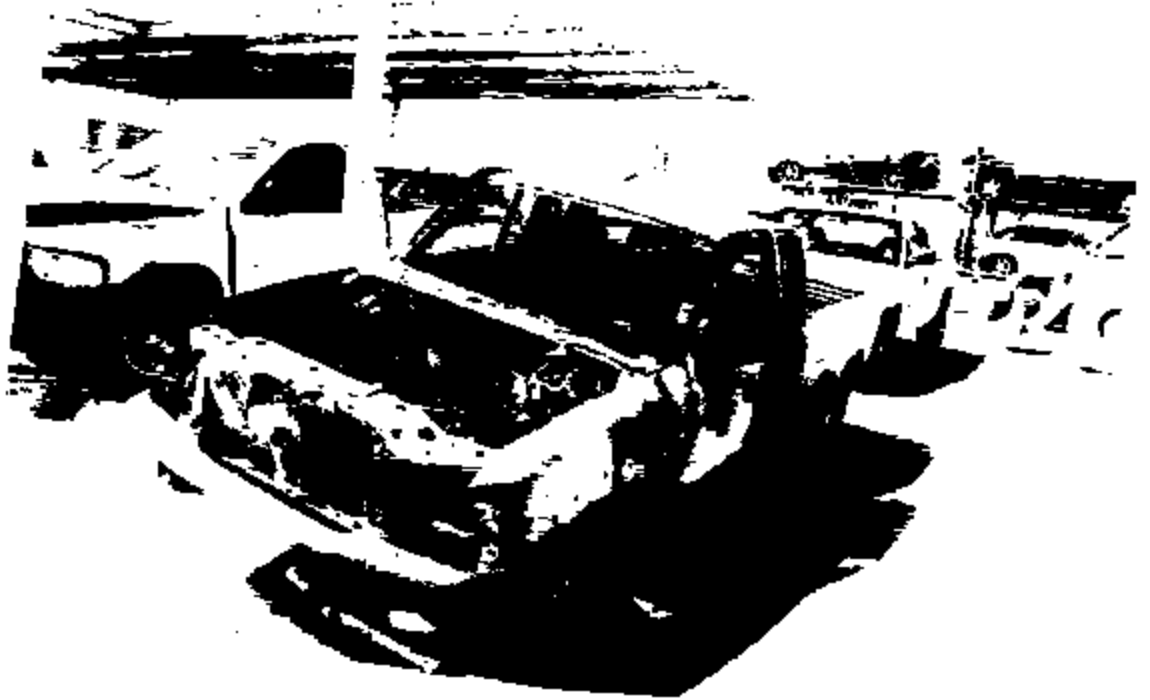
PHOTO #1: Shows an exterior view of the left front portion of the vehicle.

PHOTO #2: Shows a view of the VIN plate on the driver side door.

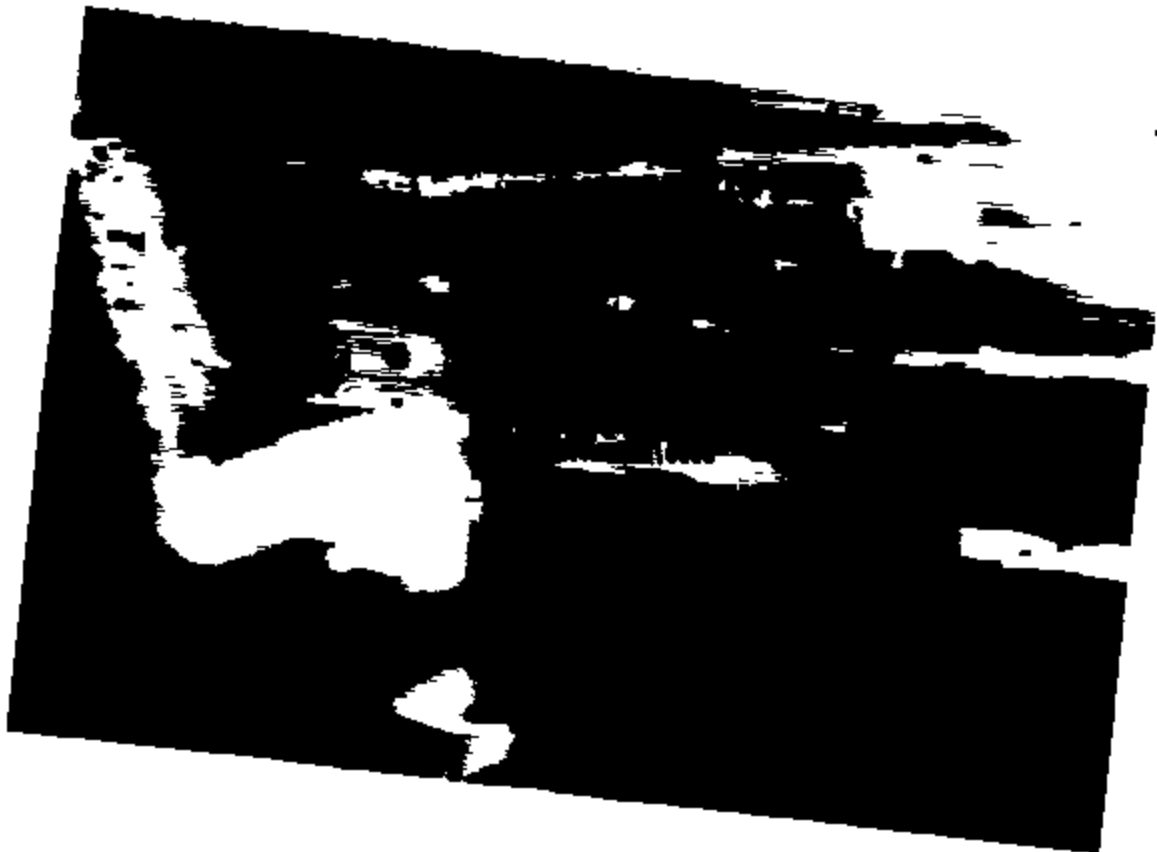
PHOTO #3: Shows an exterior view of the left rear portion of the vehicle.

PHOTO #4: Shows a view of the cargo bed and some of the combusted contents. As noted in the photograph, a section of the drive shaft was in the cargo bed. Note it was melted.

#1



#2



#3



#4



LR05-025-LC-0610

PHOTO #5: Shows an exterior view of the right rear portion of the vehicle.

PHOTO #6: Shows a view of the right front portion of the vehicle. Note there was a greater amount of heat damage to the right side of the vehicle.

#5



#6



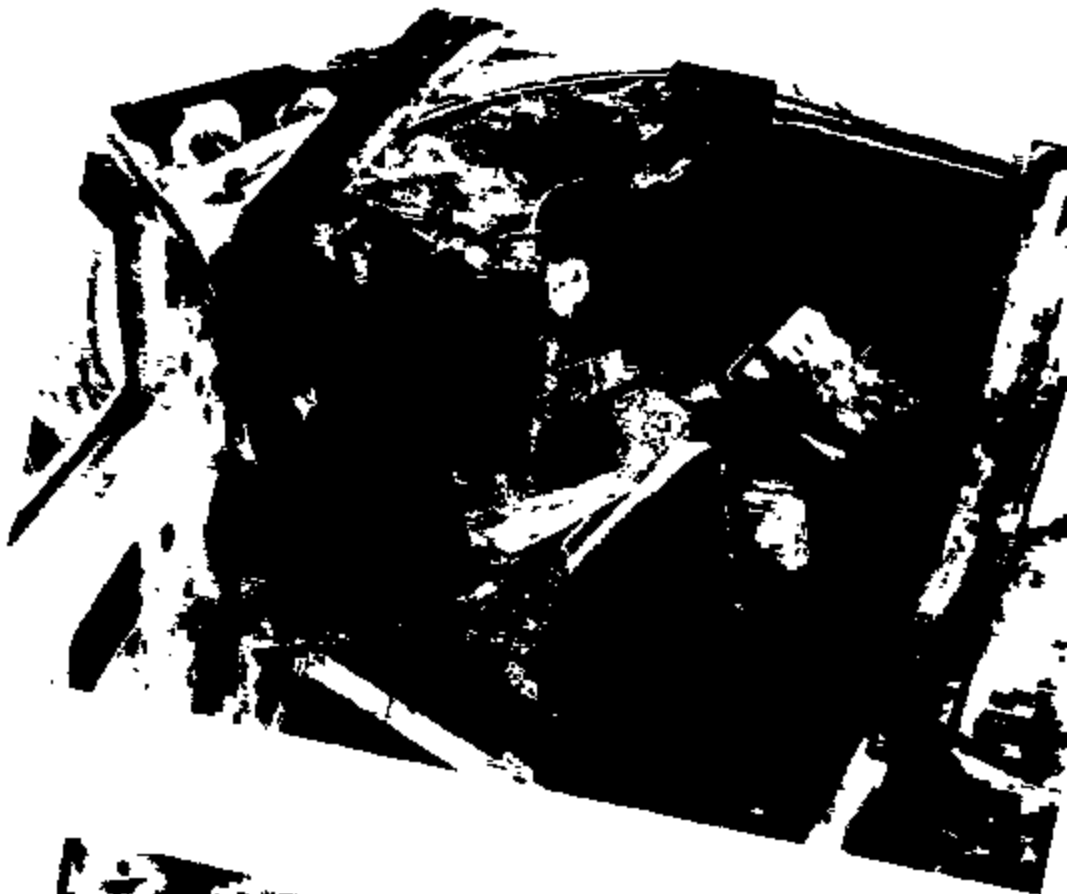
ER05-005-LC-9812

PHOTO #7: Shows an overall view of the left side of the passenger compartment prior to debris removal and examination.

PHOTO #8: Shows a view of the driver side door panel. Note the vinyl door panel was combusted and collapsed from the vehicle. Note the wiring did not exhibit any evidence of fault conditions.

E985-005-LC-0013

#7



#8



PHOTO #9: Shows a view of the rear storage compartment behind the passenger seats. Note there was fire damage, but the contents were not totally consumed.

PHOTO #10: Shows an overall view of the right front passenger compartment. As noted in the photograph, the heat damage to the instrument panel was greater on the right side.

#9



#10



PHOTO #11: Shows a view of the left side of the instrument panel. Note there are still remnants of plastic and vinyl materials of the instrument panel near the steering column.

PHOTO #12: Shows a close-up view of the ignition switch on the right side of the steering column. Note it was externally damaged. Note the steering wheel had collapsed from the vehicle.

#11



#12



PHOTO #13: Shows a view of the lower left section of the passenger compartment. Note the brake pedal was fire damaged but did not indicate any floor-level combustion.

PHOTO #14: Shows a view of the remains of the stereo that had collapsed from the instrument panel.

#13



#14

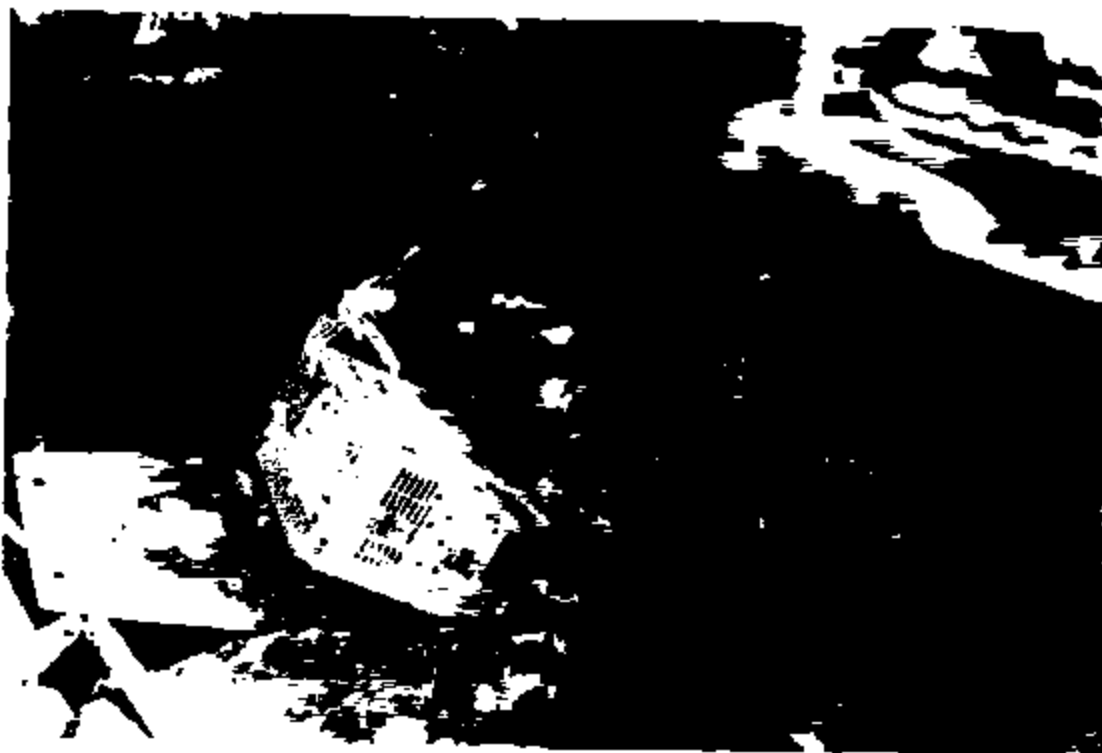


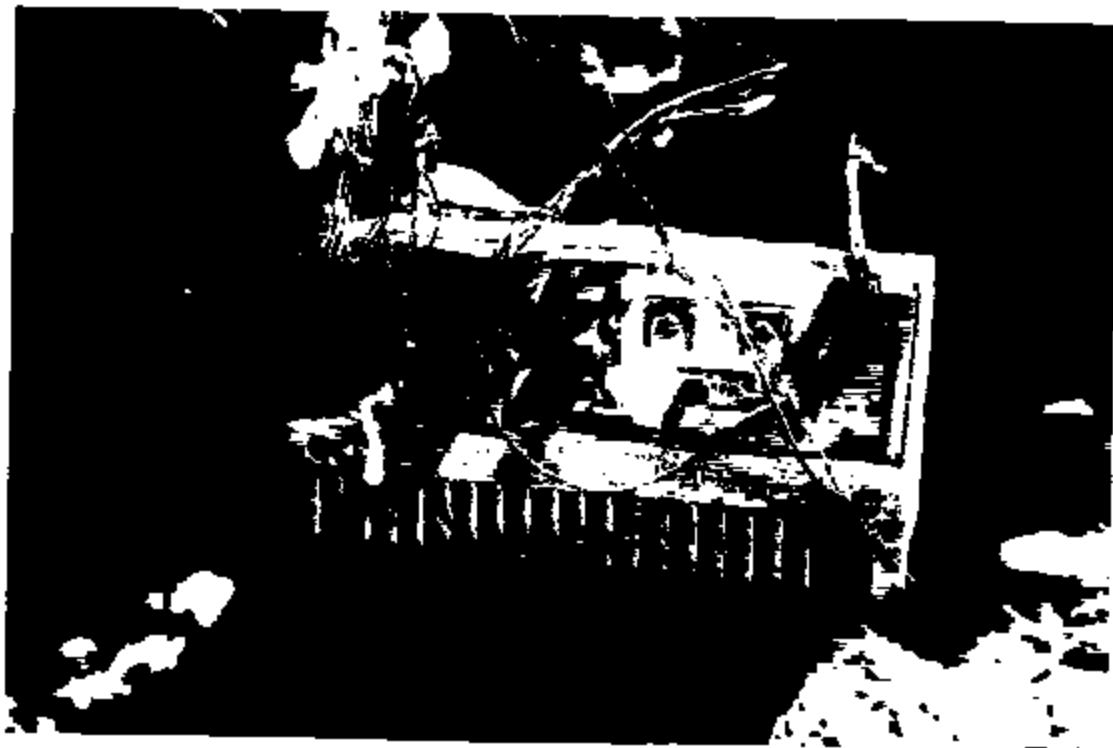
PHOTO #15: Shows a view of the stereo during the inspection. Note it was externally damaged, but there were no indications that it had failed and initiated the fire.

PHOTO #16: Shows a view of the remains of the front cover of the stereo system. Note it was not totally combusted and appeared to have collapsed and melted from the mounting brackets in the early stages when the fire entered the passenger compartment.

PHOTO #15: Shows a view of the stereo during the inspection. Note it was externally damaged, but there were no indications that it had failed and initiated the fire.

PHOTO #16: Shows a view of the remains of the front cover of the stereo system. Note it was not totally combusted and appeared to have collapsed and melted from the mounting brackets in the early stages when the fire entered the passenger compartment.

#15



#16



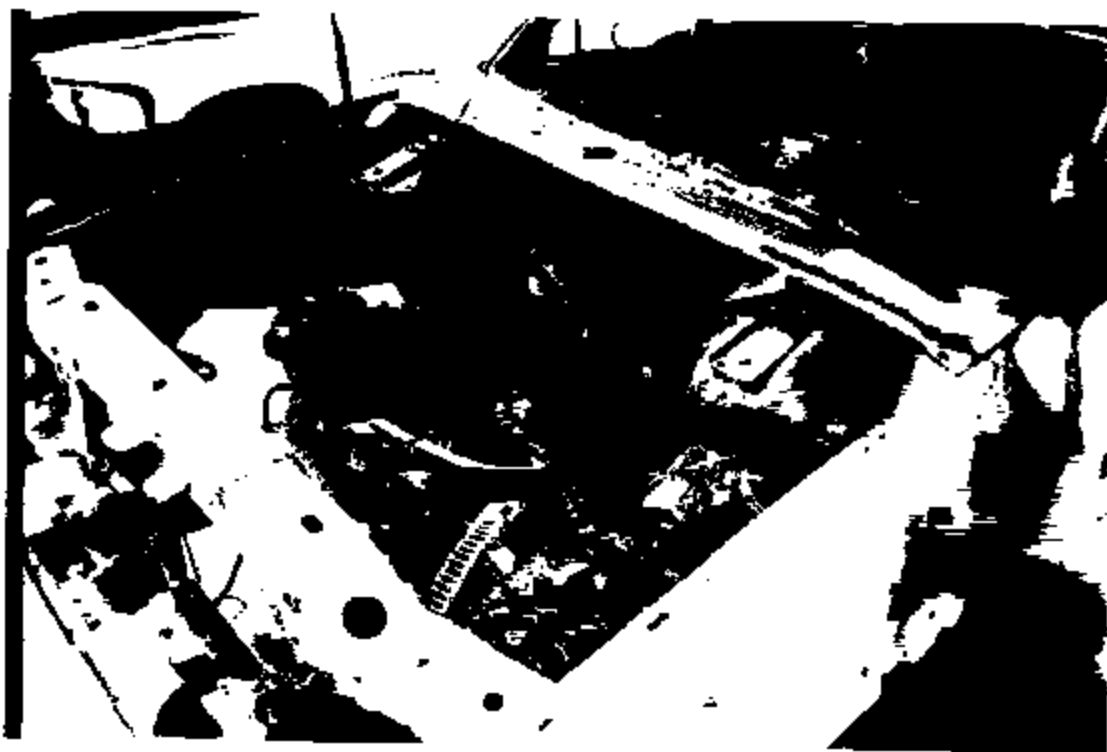
PHOTO #17: Shows a view of the mid-section of the instrument panel during the inspection. Note portions of the wiring harness were void of insulation, but the fire damage was not as severe as the extreme right side of the vehicle.

PHOTO #18: Shows an overall view of the left side of the engine compartment during the initial examination.

#17



#18



EMD-665-LC-9525

PHOTO #19: Shows a frontal view of the engine compartment. As noted in the photograph, the greater amount of heat stressing was on the right side.

PHOTO #20: Shows an overall view of the right side of the engine compartment. As noted in the photograph, this appeared to be the greater amount of damage in the engine compartment.

#19



#20



EA85-803-LC-0527

PHOTO #21: Shows an overall view of the battery and battery cables. Note the battery casing was melted. The battery cables, although void of insulation, did not exhibit any evidence of faulting.

PHOTO #22: Shows a view of the remains of the power distribution center. Note the fuses and relay covers were combusted.

#21



#22

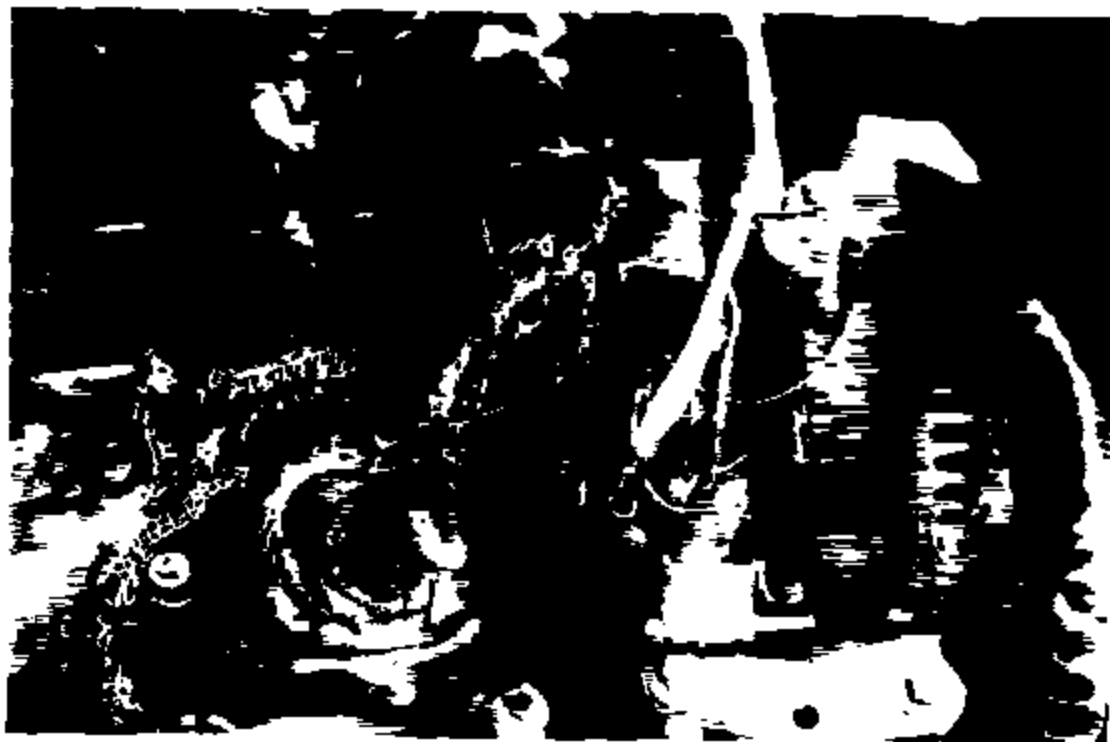


EA85-085-LC-0629

PHOTO #23: Shows a view of the alternator and the power conductor. Note there was no evidence of failure in either component.

PHOTO #24: Shows a view of portions of the wiring harness and electrical connections in the left rear portion of the engine compartment. Note the conductors were void of insulation, but there were no fault conditions noted on the wiring.

#23



#24

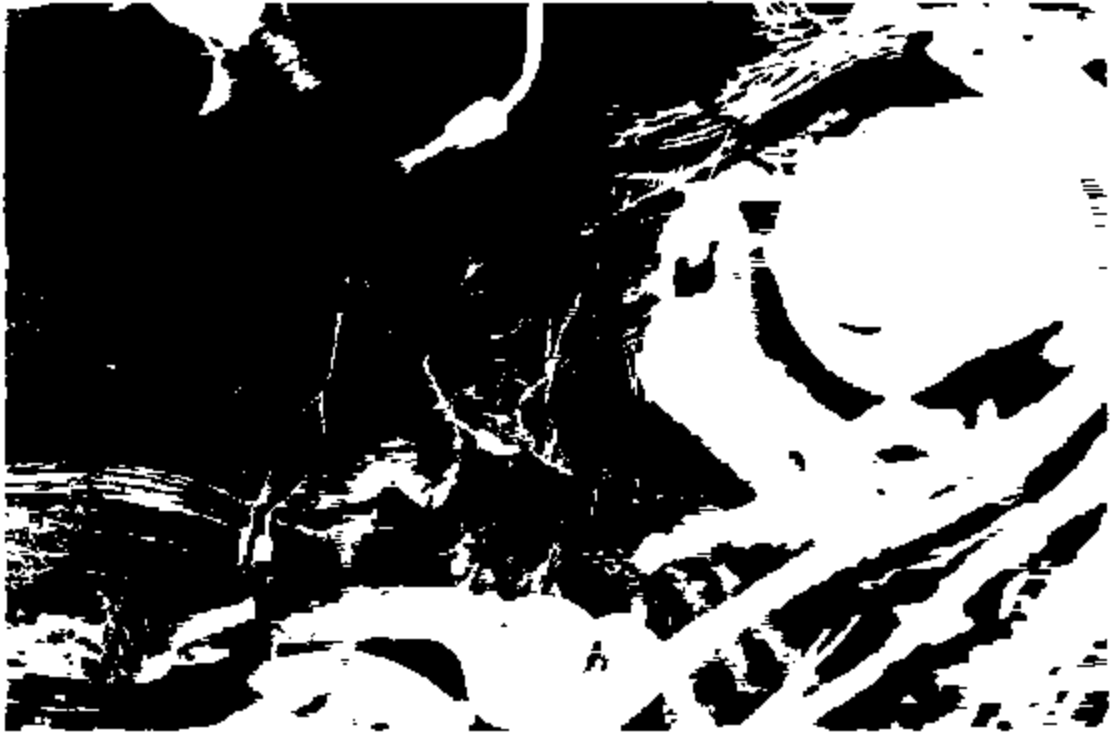


ERG5-005-LC-0631

PHOTO #25: Shows a view of the portion of the wiring harness in the left rear portion of the engine. As noted in the photograph, portions of the conductors were frayed and some had broken in two. Note there was evidence of fault conditions found on some of the conductors.

PHOTO #26: Shows a view of the wiring harness in the left rear portion of the engine compartment. Note this close-up view shows some of the electrical circuits had faulted and fused together.

#25



#26



ER05-005-LC-0833

PHOTO #27: Shows a view of some of the wiring harness in the left side of the engine compartment as it was being separated and examined. Note portions of the conductors were brittle and had broken in two and collapsed from the vehicle, most likely during firefighting activities and transportation to the storage facility.

PHOTO #28: Shows a view of portions of the wiring harness in the right side of the firewall. Note the conductors were void of insulation, but there was no faulting in this section of wiring.

#27



#28



PHOTO #29: Shows a view of the top portion of the engine compartment showing a portion of the fuel rail system. Note there were no indications of a failure in the fuel system.

PHOTO #30: Shows a view of the incoming supply fuel line and the connection. Note the fuel line was intact but externally fire damaged.

#29



#30



E905-885-LC-9537

PHOTO #31: Shows an overall view of the right front suspension area. As noted in the photograph, it is severely fire damaged and heat stressed. Note the fire damage and heat stressing were far greater on the right side of the engine compartment and suspension area.

PHOTO #32: Shows a view of the remains of some of the transmission fluid coolant line reservoir that would be attached to the radiator. Note the connections appeared to be tight at this point, however, the soft sections of the lines were combusted.

#31



#32



ER05-005-LC-9639

PHOTO #33: Shows a view of the engine oil and transmission fluid dipstick. Note the engine oil was slightly low, however, the transmission fluid was severely low and would barely register on the dipstick.

PHOTO #34: Shows a view of the undercarriage of the vehicle taken from the rear toward the front.

#33



#34



ERG-005-LC-9841

PHOTO #35: Shows a view of the rear axle housing. Note there were oily residue splatters, as well as soot accumulations, on the axle housing.

PHOTO #36: Shows a view of the mid-section of the undercarriage taken toward the front. Note the heavy soot accumulations. Note also the fuel tank was combusted, along with the contents.

#35



#36



PHOTO #37: Shows a view of the lower portions of the engine compartment, which includes the engine oil pan. Note there were heavy soot accumulations, as well as heavy oxidation to the front suspension and mainframe.

PHOTO #38: Shows an opposing view of the lower portion of the engine compartment and exhaust system. Note the soot accumulations were very severe. Note the burn patterns on the exhaust system indicated that some of the oily substance, most likely transmission fluid, had been dispersed on the exhaust system.

#37



#38



ER25-985-LC-8845

PHOTO #39: Shows a close-up view of the exhaust system where burnt oil substance was still present.

PHOTO #40: Shows a view of the exhaust system and engine oil pan, which shows heat damage to the oil pan, which was most likely the result of the combustion of the transmission fluid burning on the exhaust system.

#39



#40



PHOTO #41: Shows a view of the exhaust system and portions of the transmission fluid pan. As noted in the photograph, there is some slight melting to the transmission housing. Note also in the photograph the burnt oil substance on the exhaust system. As noted on the exhaust pipe, there is an area of demarcation indicating fluid was being dispersed while the vehicle was being driven.

PHOTO #42: Shows a view of the remains of the fuel filter and fuel lines routed along the frame rail. Note the combustible portions of the fuel lines were consumed. Note there were no indications that a fuel leak had occurred and initiated the fire. The damage was a result of the fire.

#41



#42



ERG5-885-LC-8848

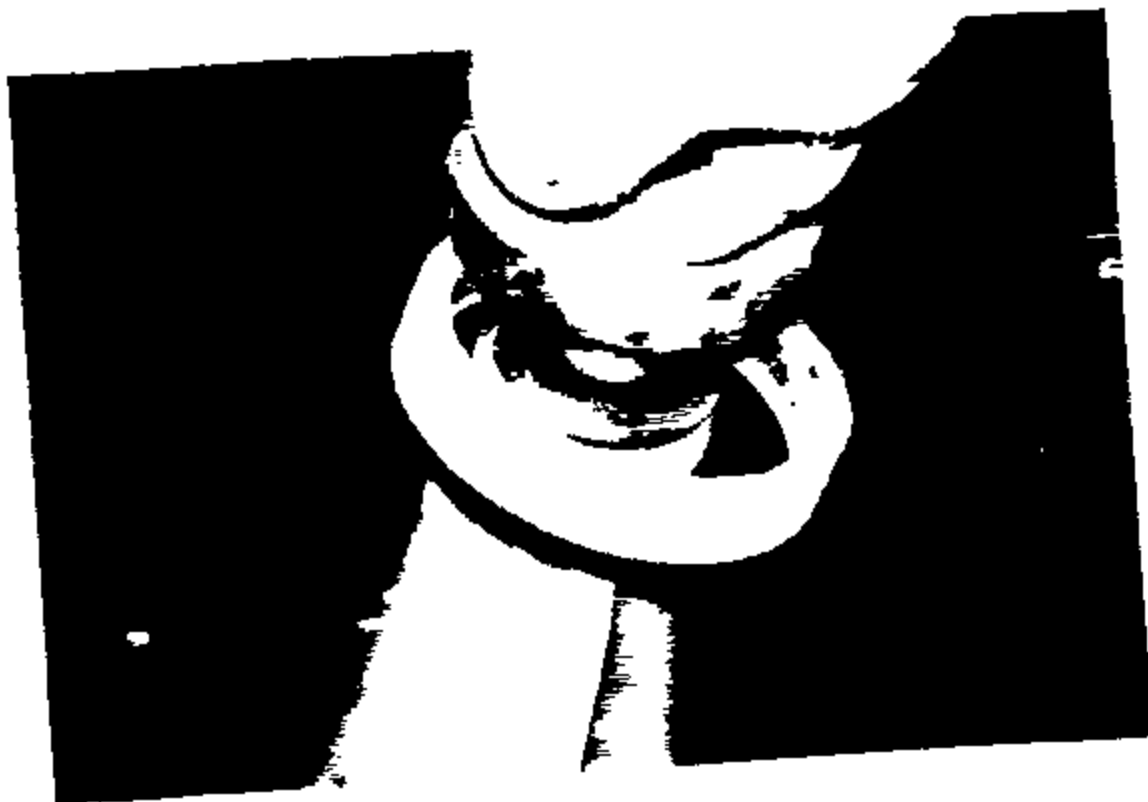
PHOTO #43: Shows a view of the tail section of the transmission and the remains of the drive shaft. Note the drive shaft had melted in two and the seal cover for the transmission was displaced.

PHOTO #44: Shows a close-up view of the tail section of the transmission and the displaced seal cover. Note there were no indications that this had failed and allowed the transmission fluid to be lost. It appeared to be the result of the fire.

#43



#44



ER05-209-LC-9551



NEW YORK

Account No. 05403

AIG-NY FAX
AIG-NY FAX
AIG-NY FAX

Attention: PHILLIP TRIPOL

03/28/01

Please Reply To:
Metropolitan Reporting Bureau
Box 926, William Penn Annex
Philadelphia, PA 19105-0926
Phone: (800) 245-6686
Fax No: (800) 343-9047
www.metroreporting.com

Request for a(n) Fire Report. Please return this form with report.

- > If this event did not occur in your jurisdiction, could you tell
- > us what other police department might have covered it?

INSURED: [REDACTED]

CLAIM No: [REDACTED]

DATE OF LOSS: 02/16/01
LOSS STREET: [REDACTED]
LOSS CITY: STATEN ISLAND, NY [REDACTED]

POLICY NO.: [REDACTED]
TIME OF LOSS: 7:00PM ?

Description FIRE LOSS..ENGINE COMPARTMENT ON INSD'S 2000 FORD EXPLORER

RIVER(s) [REDACTED]
: 508-A LISK AVE STATEN ISLAND, NY 10303

Ins.Veh.Yr.: 2000 Make: FORD
Model: EXPLORER
VIN#: 1FMYU70EYU [REDACTED]
St.: NY Plate#: [REDACTED]

If there is a charge for this service, please enclose your bill with the report and our check will be issued promptly.

Very truly yours,
H. J. Holden, Claim Department

3

NEW YORK

6733686

REPORT—TRANSPORTATION FIRE, NON-STRUCTURAL FIRE OR EMERGENCY

| TYPE REPORT | INCIDENT LOCATION | | DATE AND TIME ALARM RECEIVED | | | | | INCIDENT DURATION | | | ICR LOCATION | | | REPORT | | | | COMPANIES RESPONDING | | | HAZ MAT | | SPECIAL USE | | | | | |
|-------------|-------------------|-------|------------------------------|-----|------|----|-----|-------------------|-------|------|--------------|-----|--------|--------|-------|------|------|----------------------|-------|-------|---------|-------|-------------|-------|-------|-------|-------|--|
| | AREA | CITY | MONTH | DAY | YEAR | HR | MIN | SEC | START | STOP | MIN | SEC | STREET | BLK | APART | TYPE | EXT | REMARKS | CLASS | CLASS | CLASS | CLASS | CLASS | CLASS | CLASS | CLASS | CLASS | |
| 2 | 01 | 58158 | 02 | 15 | 01 | 16 | 15 | 00 | 20 | 10 | 00 | 3 | 1110 | | | | 0885 | | | | | | | | | | | |

| AIDED AND CASUALTIES | | | | | ISPARTION | | | | | FIRES ONLY | | | | | |
|----------------------|------|-----|-----|---------|-----------|-----|------|------|-----|------------|-----|------|-----|------|-----|
| PROVISED | TYPE | AGE | SEX | REMARKS | TYPE | NO. | AREA | TYPE | NO. | TYPE | NO. | TYPE | NO. | TYPE | NO. |
| 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 |

BF-25

| SEARCHED | INDEXED | SERIALIZED | FILED | STREET NAME | TYPE | DATE |
|----------|---------|------------|-------|-------------|------|------|
| | | | | | | |

| ITEM | TYPE | MAKE | MODEL | SERIAL NUMBER | POWER | BRIDGE NO. |
|------|------|------|-------|---------------|-------|------------|
| | | | | | | |

| IF MOBILE PROPERTY | TYPE | VL | MAKE | MODEL | VIN | LICENSE | STOV |
|--------------------|------|----|------|-------|-------------------|---------|------|
| | 1 | 00 | Ford | Sub | 1Fmp190Cprra47860 | 11147K | NY |

5 158 02 7 085 02

OPERATIONS

Upon arrival found car with fire in engine compartment. E-158 stretched 1 3/4 line and extinguished fire. L-86 searched vehicle (results negative), and overhauled. Then both companies took up.

Respectfully Submitted,

Robert T. Meyer
 Lieutenant E-158CR9Cov

| | | | |
|-------------------|------------------|----------------|-----------------------------|
| TYPE FULL NAME | TIME ARRIVED | TYPE FULL NAME | TIME ARRIVED |
| WHITE—FIRE RECORD | YELLOW—BATTALION | PINK—GENERAL | BOLD—ADMINISTRATIVE COMPANY |



**MORRISON
ENGINEERING**

201 State Street
Schenectady, NY 12305
Phone (518) 372-9630
Fax (518) 372-2344

INVESTIGATION OF FORD EXPLORER

**AIG INSURANCE
CLAIM NO. [REDACTED]**

**Insured: [REDACTED]
Policy No: [REDACTED]**

Date of Loss: 2/16/01

March 22, 2001

Project No. E 030501 AIG

Submitted to:

**Mr. Phil Tripolone
AIG Insurance
120 Great Oaks Blvd
Albany, NY 12214**

Prepared by:


Stuart S. Morrison, PE

Engineering Consultants in Failure Analysis

ER05-005-LC-0054

BACKGROUND

This report presents the findings of the inspection of a 2000 Ford Explorer that had suffered a fire loss on February 16, 2001. The insured had reportedly driven the vehicle to the store prior to the loss. Upon returning, the vehicle was parked in the driveway. The fire was noticed less than 15 minutes after returning from the store. The insured used a garden hose to extinguish the flames. The local fire department was alerted and responded to the scene.

Morrison Engineering was retained to inspect the vehicle and determine the cause of the loss. The vehicle was inspected at the APC salvage yard in Rock Tavern, New York. The vehicle was inspected on March 12, 2001.

INSPECTION

The vehicle was a 2000 Ford Explorer Sport. The unit was identified by Auto Placement Center (APC) stock number A2314 (Figure 1). The vehicle was further identified by a vehicle identification number (VIN) of 1FMYU70EXYU [REDACTED]. The unit had a manufacture date of September 1999.

The vehicle showed evidence of moderate heat damage to the hood, with some evidence of melted plastic in the grille area. There was no significant heat or fire damage to the sides or back of the vehicle (Figures 2 through 4). There was no evidence of heat or fire damage inside the vehicle (Figure 5).

Inspection of the drivers compartment revealed no evidence of fire damage (Figure 6). The key was in the ignition of the vehicle and the ignition was in the "On" position at the time of the inspection. Inspection of the odometer identified that the vehicle had been driven only 7,085 miles.

Inspection of the fuse panel failed to reveal any damaged or blown fuses (Figure 7).

The hood of the vehicle showed evidence of moderate heat damage (Figure 8). There was also fire damage along the adjacent wheel well (Figure 9). There was evidence of physical damage to the hood of the vehicle, but not front-end damage consistent with collision damage. The cause of the physical damage was not known.

The undercarriage showed no sign of physical damage or fire damage. There was evidence of melted plastic dripping down from the engine compartment (Figure 10). No other damage was identified in this area.

Opening the hood revealed evidence of moderate to heavy heat and fire damage on the underside of the hood (Figure 11). The damage was generally even, with paint burned from many areas of the hood.

The components in the engine compartment showed a generally even level of heat and fire damage. Most of the damage was concentrated on the top of the engine. This damage was consistent with heat and fire banking down from the hood.

The master cylinder for the braking system showed moderate damage. The plastic brake fluid reservoir was burned or melted away. The control cylinder and brake lines showed no sign of significant damage (Figure 12). There was no sign of significant localized fire damage in this area.

To the front of the master cylinder were the remains of the battery. The plastic case of the battery had been burned from the top down. The bottom of the battery was still intact (Figure 13). There was no sign of explosion of the battery. The internal plates appeared to be intact. The damage was consistent with the effects of an external fire.

Inspection of the battery cables failed to reveal any evidence of arcing or electrical activity. Both cables and terminal connections were intact. There was no evidence of significant embrittlement of the cables. No abnormal damage was identified.

The center of the engine compartment showed evidence of the heaviest damage. All of the plastic covers and air ducts in this area had been consumed. The hoses and belts in this area were also partially consumed (Figure 14). The radiator fan was mostly consumed, with only the central hub remaining.

The vehicles alternator was located in this area. The unit showed evidence of moderate heat damage, especially on the belt drive pulley (Figure 15). Inspection of the cable to the alternator identified that the heavy cable was arced to a support post on the alternator (Figure 16). Several strands of the copper conductor were melted and the cable was adhered to the support post (Figures 17 and 18).

The alternator cable also showed evidence of discoloration and embrittlement. This damage was consistent with heat damage to the cable.

The end of the cable normally attaches to a terminal on the alternator. The end of the affected cable had become separated from the alternator (Figure 19). The terminal had separated from the alternator, with the connection spade and securing nut still connected to the terminal stud. There was evidence of localized melting of the metal of the nut, stud, and connection spade (Figures 20 and 21).

This level of damage was not consistent with the level of damage surrounding the terminal on the alternator (Figure 22). There was evidence of insulation remaining around the terminal stud at the alternator. There was also no evidence of melting of the copper in the alternator and in the cable adjacent to the terminal. There were also significant remains of adjacent wiring and tubing (Figure 23).

The remains of the serpentine belt were recovered from the engine compartment. There was fire damage and melting of the belt, that resulted in its falling from the drive pulleys. The remains of the belt showed no evidence of wear damage or frictional heating (Figure 24).

The remainder of the wiring in the engine compartment was inspected for damage. The wire insulation was burned from most of the main wiring harnesses (Figure 25). The damage was all high, near the hood. Cables lower in the engine compartment showed significantly less heat and fire damage (Figure 26). None of the inspected cables showed any evidence of arcing or electrical activity (Figure 27). None showed any evidence of electrical activity consistent with a probable cause of the loss.

Inspection of the fuel lines and fuel system components failed to reveal any evidence of fuel system failures. The high-pressure fuel line connections were found to be intact and secure (Figure 28). No localized damage was identified in these areas.

Two similar vehicles were also inspected as exemplars. While no other 2000 model year vehicles were identified, a vehicle with a manufacture date of February 1999, and one manufactured in May 2000, were both inspected. Both vehicles had identical protection for the alternator cable. The insulated conductor was routed through a protective plastic sleeve. The sleeve was then secured to a plastic spacer that mounted to the support post (Figure 29). This type of vibration protection

should be adequate to prevent the cable from arcing to the support post under normal circumstances.

Both vehicles also had identical connections to the alternator. The cable was fitted with a crimped spade connector. The spade connector was bolted to the alternator terminal. The entire assembly was protected by a rubber boot (Figures 30 and 31).

CONCLUSIONS

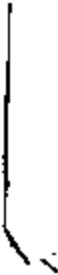
It is Morrison Engineering's opinion, based on the information available to us at this time, that the loss was the result of a poor electrical connection at the terminal to the alternator. The spade connector in this area showed heavy localized damage, with melting of the spade and securing nut. The terminal stud was also melted, and had separated from the alternator.

The cable from the alternator had arced to a support post adjacent to the alternator. Inspection of exemplar vehicles revealed that the area of arcing normally contained an insulated cable in a plastic protective sleeve. This assembly was secured to a plastic stand that mounted in the support post. The damage identified was consistent with the effects of an external fire or abnormal internal heating caused by a poor connection. The heat would have melted all of the protective devices in the area, allowing the energized cable to contact the grounded support post. The damage was not consistent with a probable cause of the loss.

The remainder of the engine compartment showed generally even high fire damage. No other arcing or electrical activity was identified. The remainder of the engine compartment components showed evidence of damage caused by an external fire. There was melting of the battery casing, master cylinder, air cleaner housing, and other plastic components. There was melting and burning of electrical insulation on wiring harnesses in the engine compartment. There was no other localized damage consistent with a probable cause of the loss. The fuel lines appeared to be intact, as were the remains of the brake lines. There was no sign of belt slippage or fan seizure as a cause of unusual heat generation. No external causes were identified.

APPENDIX A

Figures



PHOTOS



Figure 1



Figure 2



Figure 3

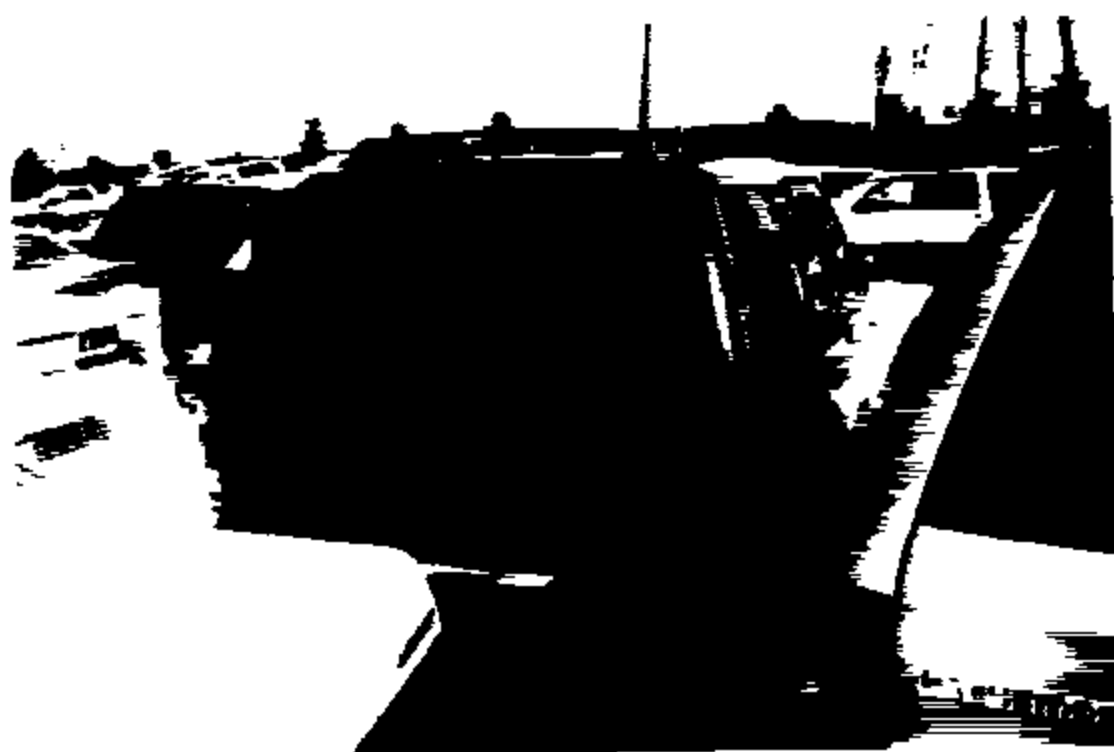


Figure 4



Figure 5



Figure 6

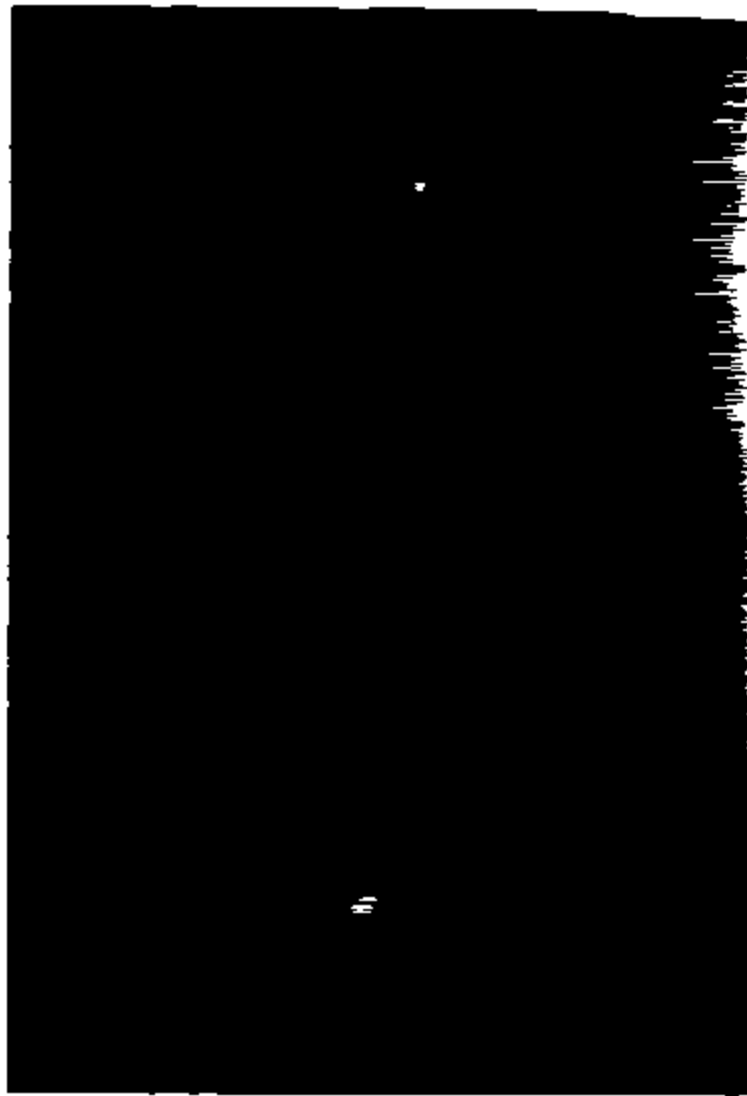


Figure 7



EMOS-087-LC-0004

Figure 8



Figure 9

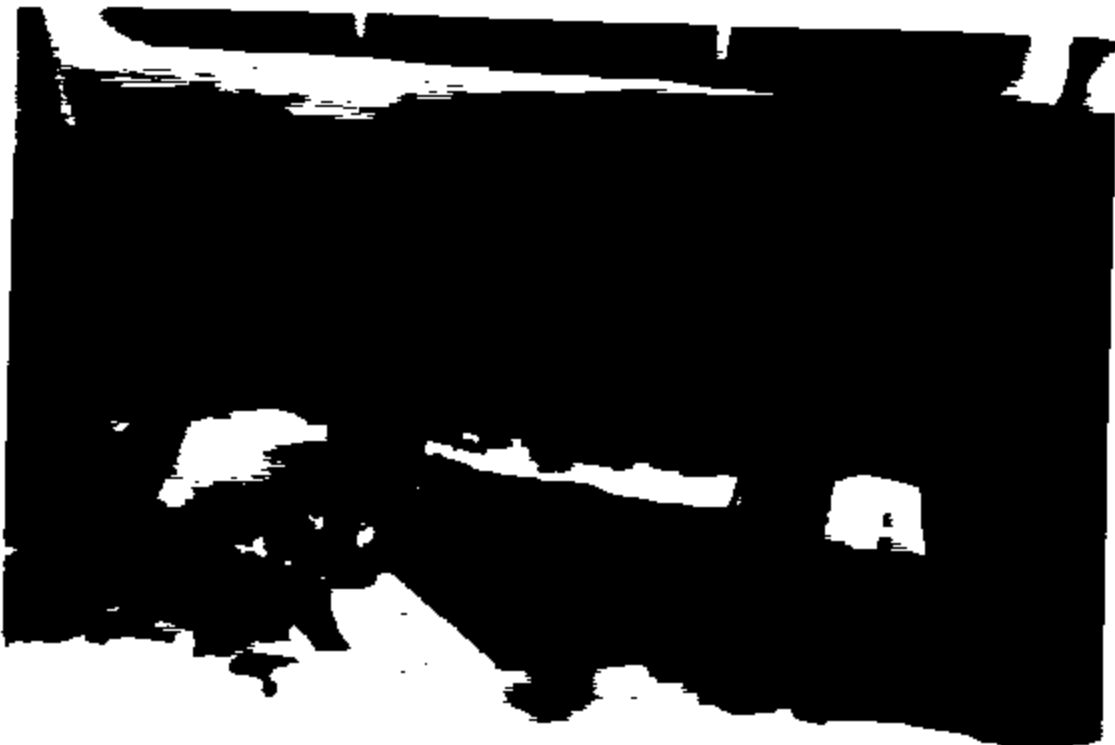


Figure 10



Figure 11



Figure 12

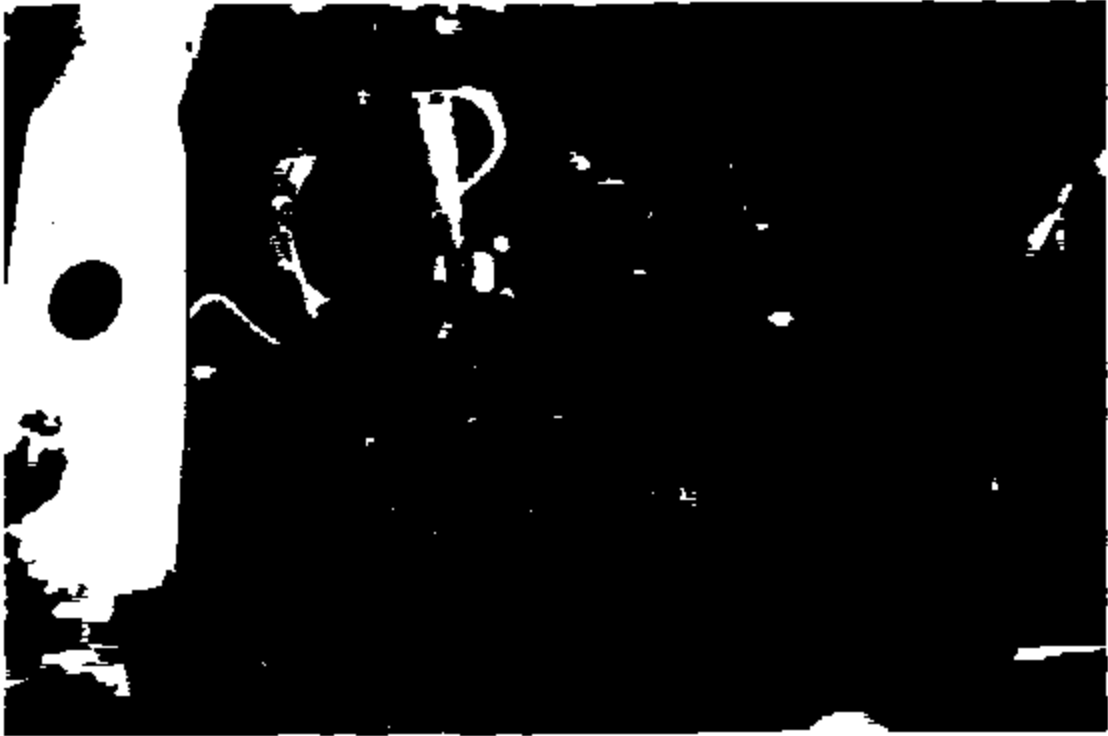


Figure 13



Figure 14



Figure 15



Figure 16



Figure 17



Figure 18



Figure 19

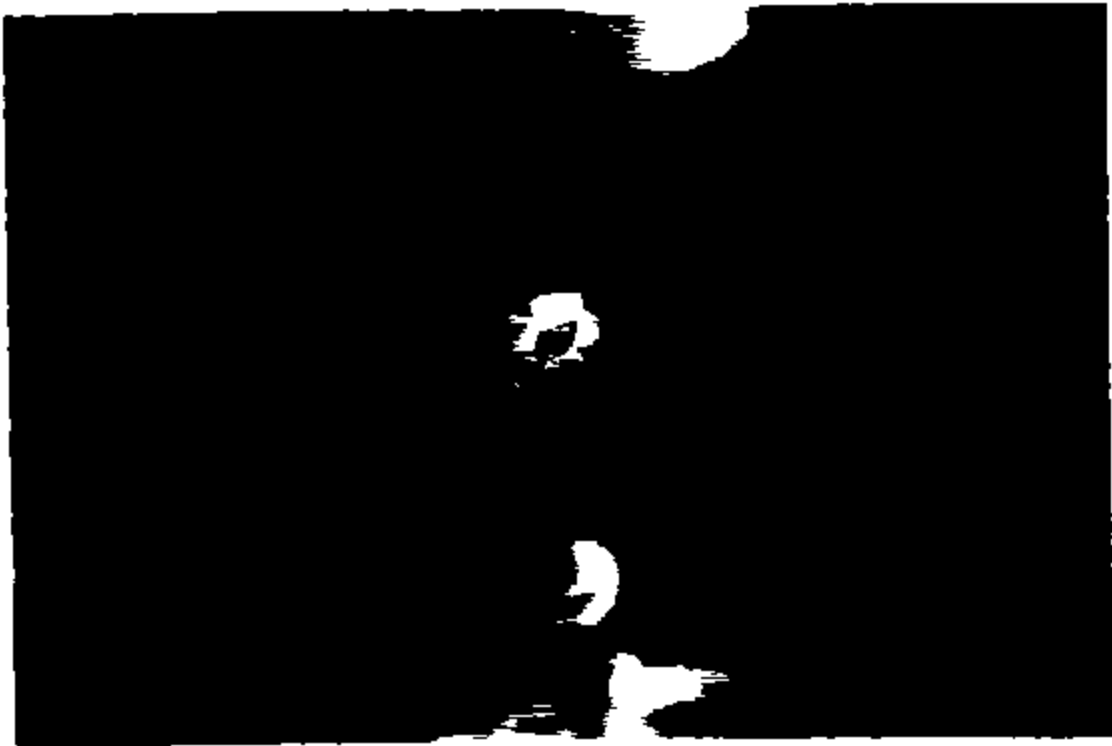


Figure 20

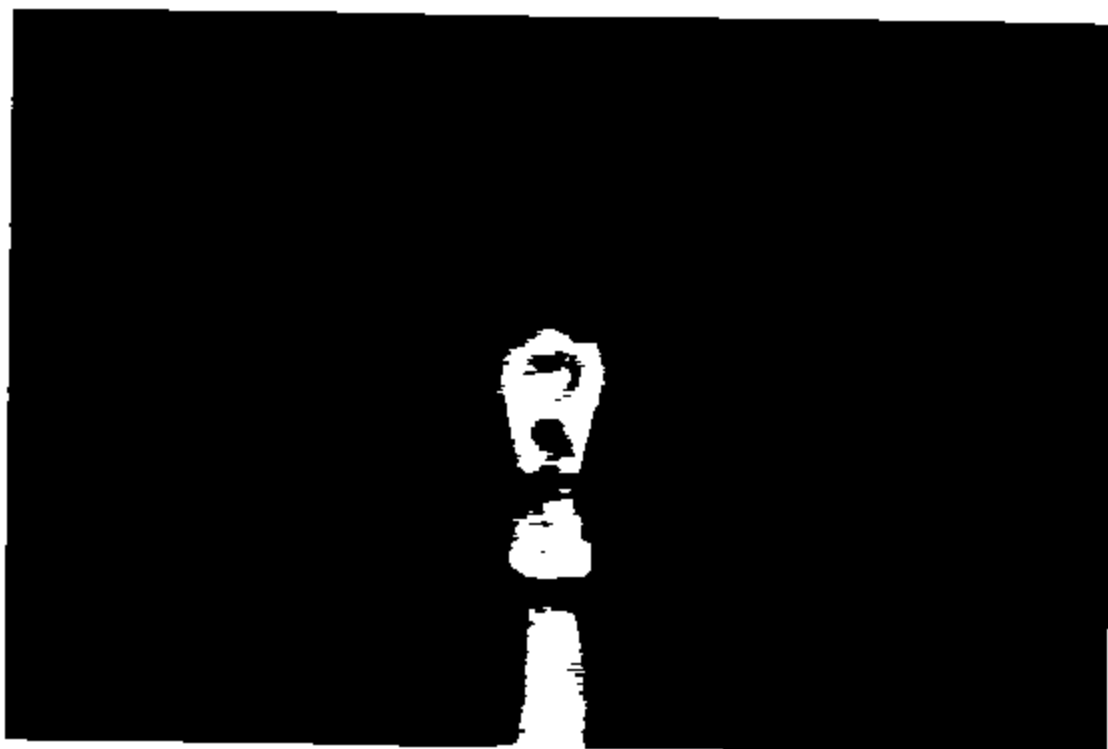


Figure 21

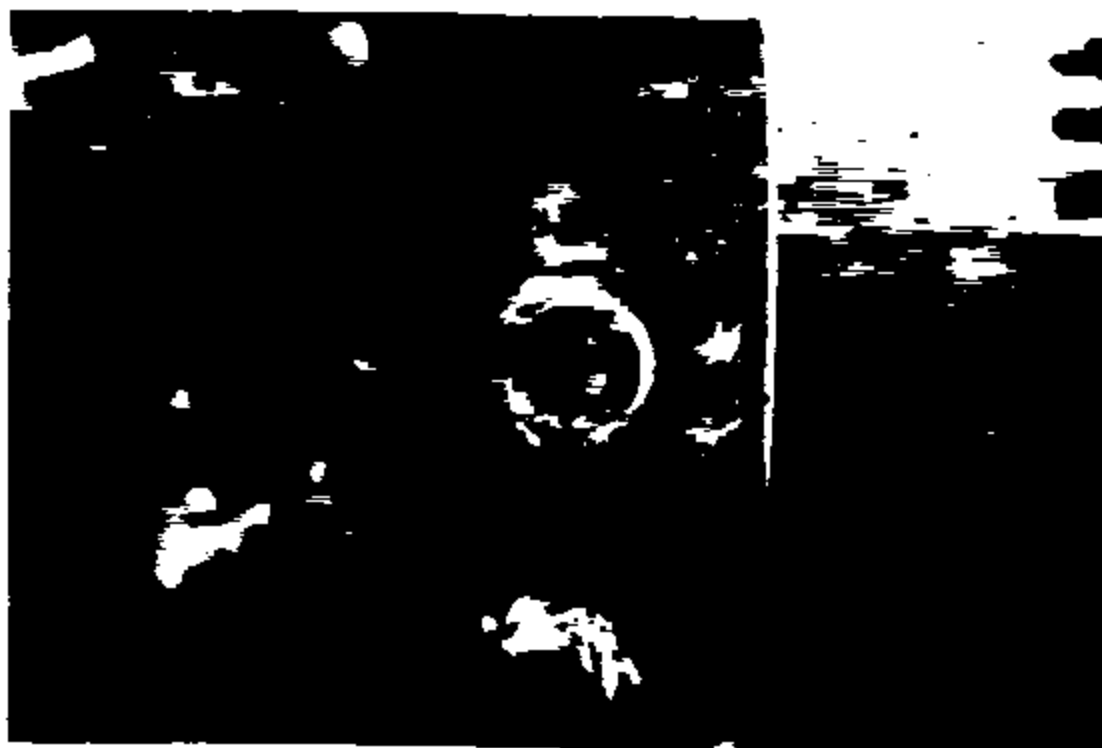


Figure 22



Figure 23

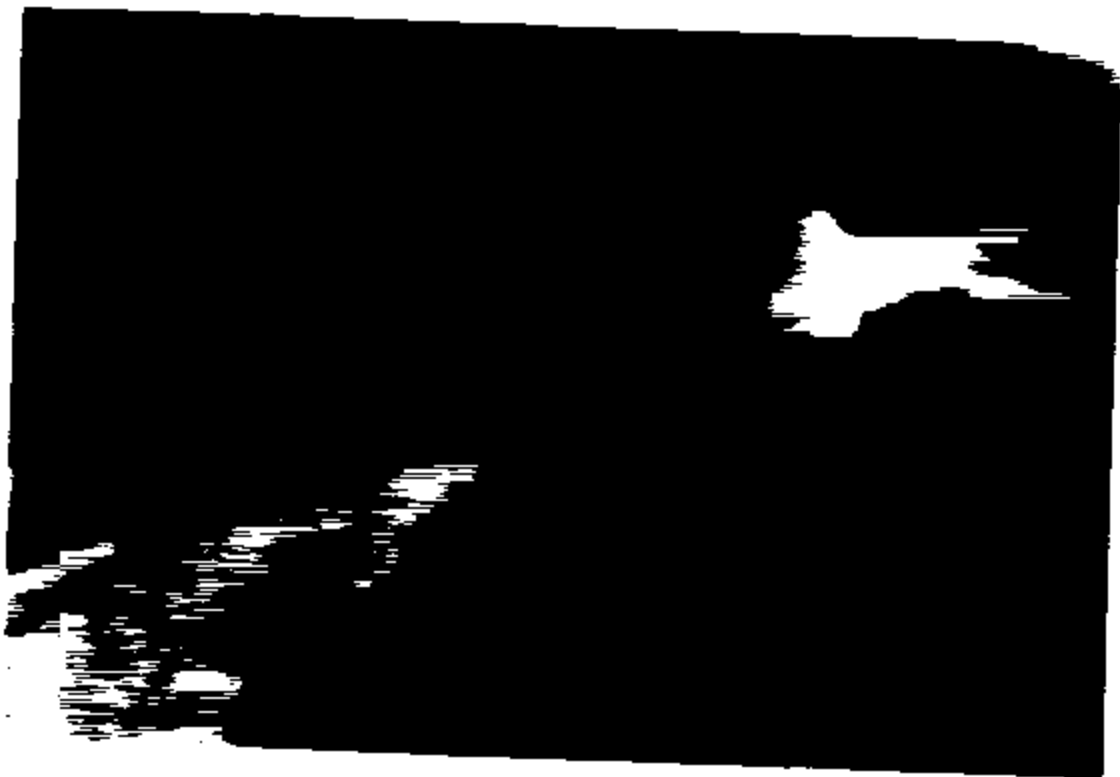


Figure 24



Figure 25

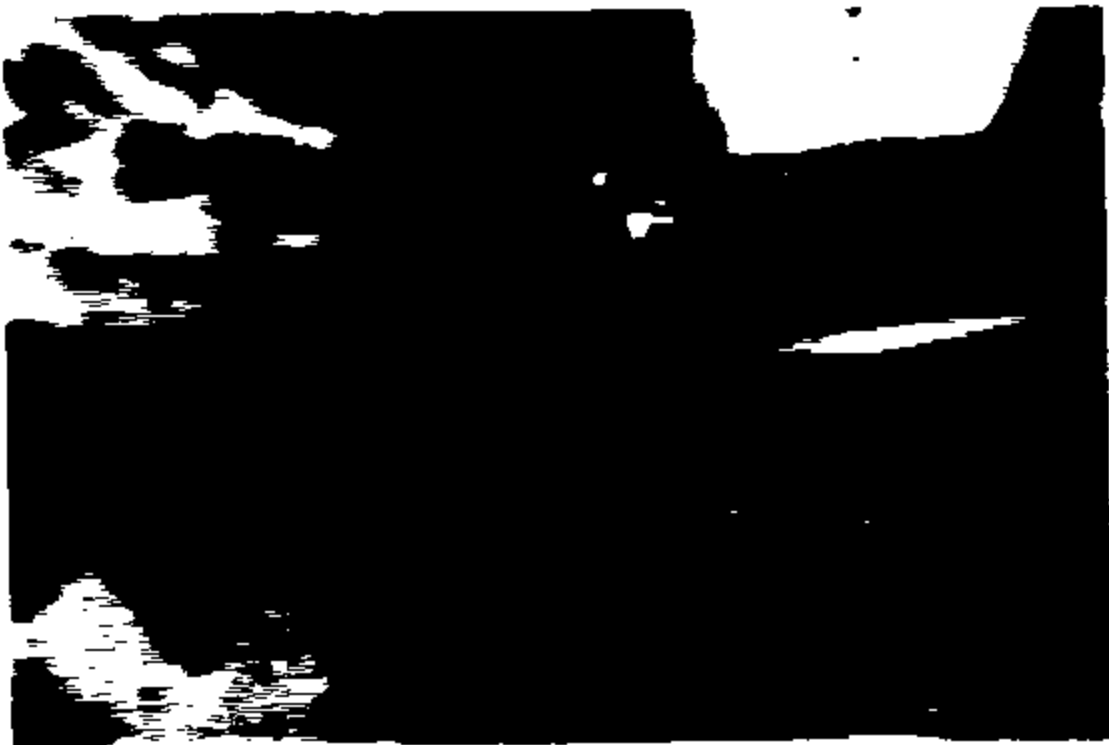


Figure 26



Figure 27



Figure 28



Figure 29



Figure 30



Figure 31



Dallas Field Claim Office
5303 Commerce Drive
Suite 500
Irving, TX 76063
(800) 854-6011

CUSTOMER
RELATIONSHIP
CENTER

JUN 21 2005

2005 JUN 21 A 7:3

MetLife Auto & Home

VIA CERTIFIED MAIL

Ford Motor Company
Customer Relationship Center
P.O.Box 6248
Dearborn, Michigan 48126

Our Customer: [REDACTED]
Our Claim Number: [REDACTED]
Claim Type: **Fire**
Date of Claim: **June 16, 2005**
Vehicle: **2001 Ford F-150 Su/Crew**
Vin Number: **1FTRW07W21K** [REDACTED]

FORD MOTOR COMPANY
RECEIVED
JUN 23 2005
OFFICE OF THE
GENERAL COUNSEL
5 JUN 20 P2:09

CONSUMER AFFAIRS
SECTION

Dear Ford:

The above mentioned fire claim has been submitted to our office by our policyholder. We are currently investigating the cause and origin of the fire at this time.

Should you need to inspect the Ford F-150, please contact me for the location of the vehicle, or if you should have any questions.

Sincerely,

Lurdes Murillo
Metropolitan Casualty Insurance Company
Claim Adjuster
Ext. 5546
Fax: (866)947-0517

EA95-025-LC-0077

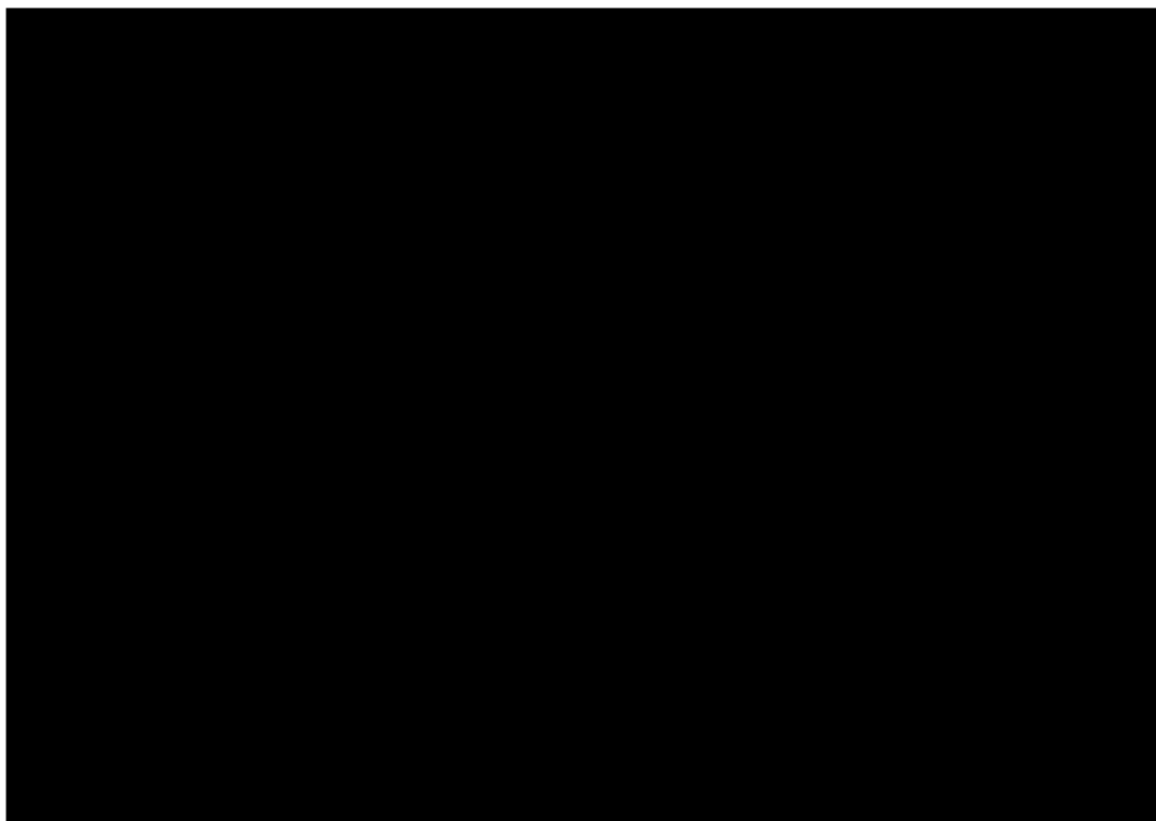


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LR83-103-LC-9879

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FILE NO A-0040



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EMCS-003-LC-9899

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FILE NO. A-0040



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FM-3-005-LC-9882

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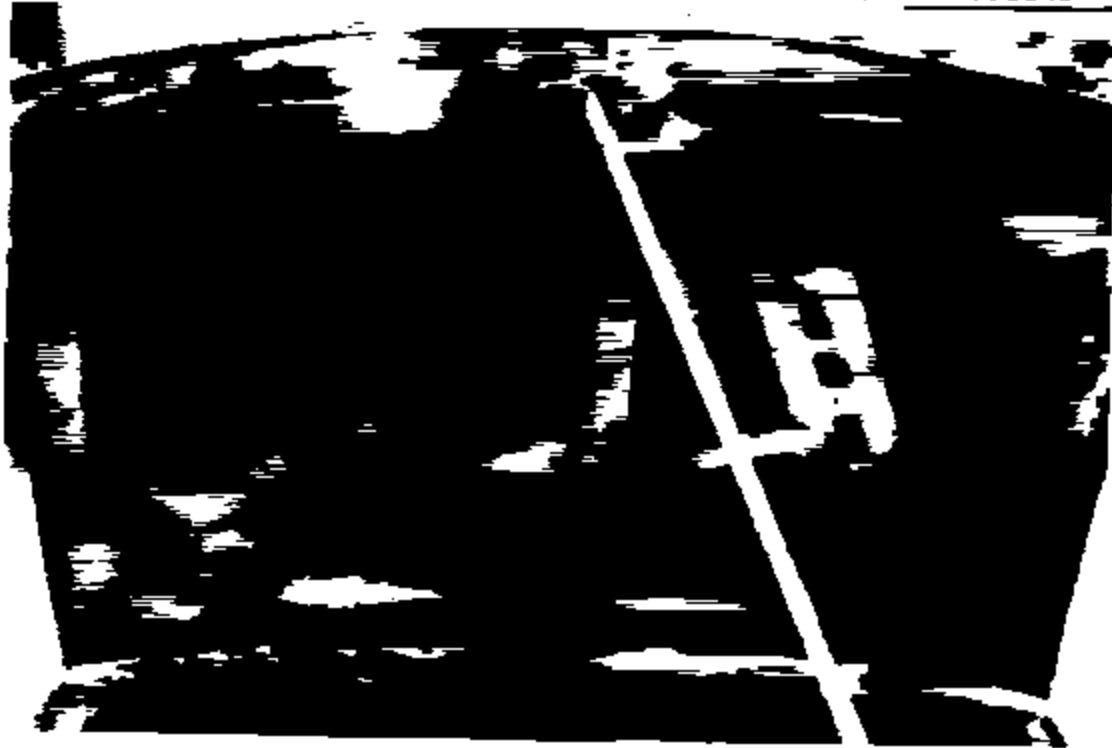


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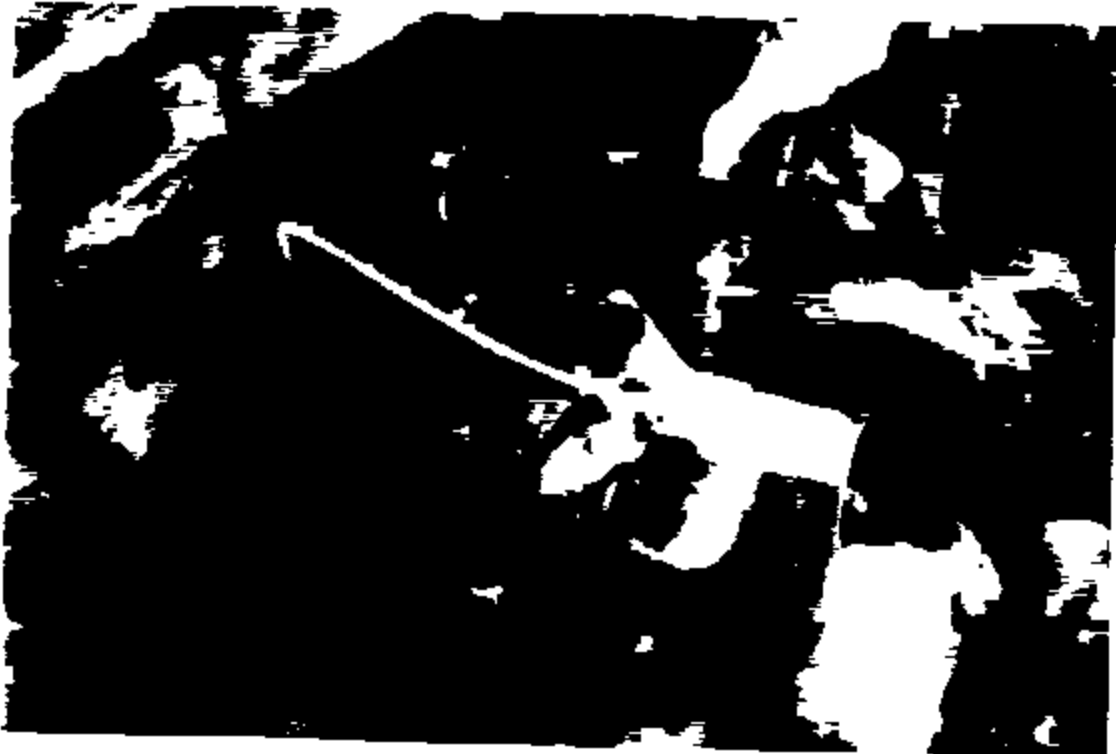
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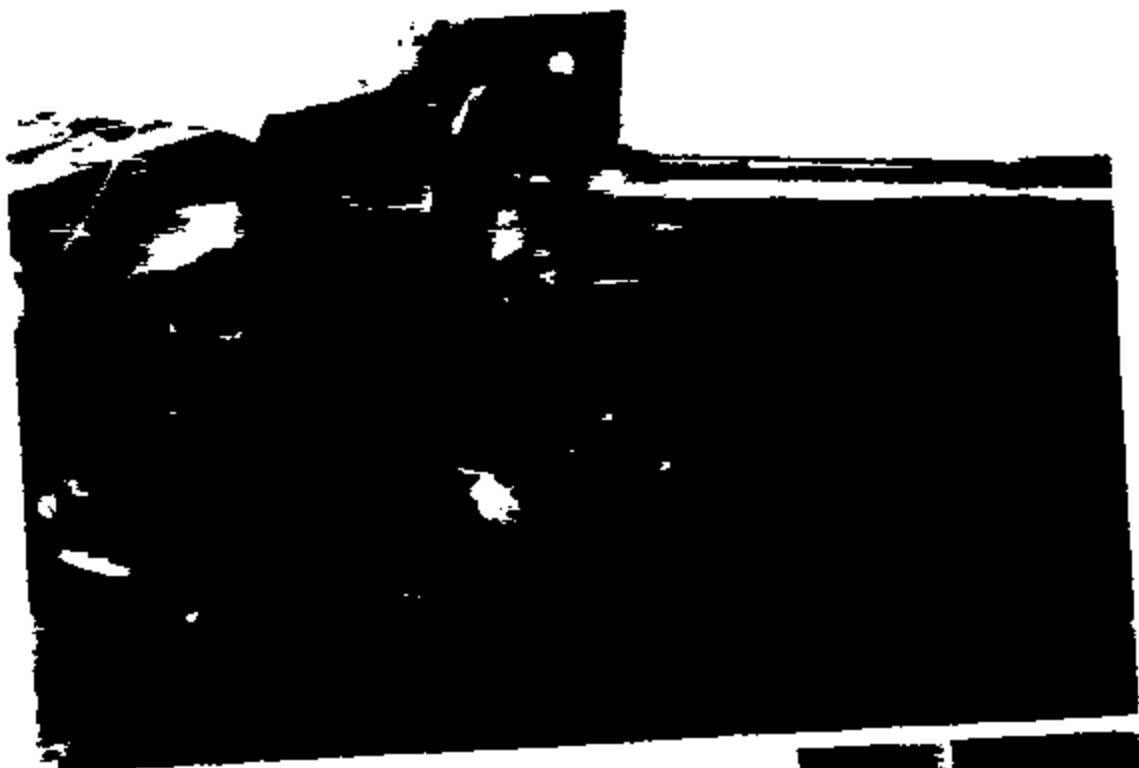


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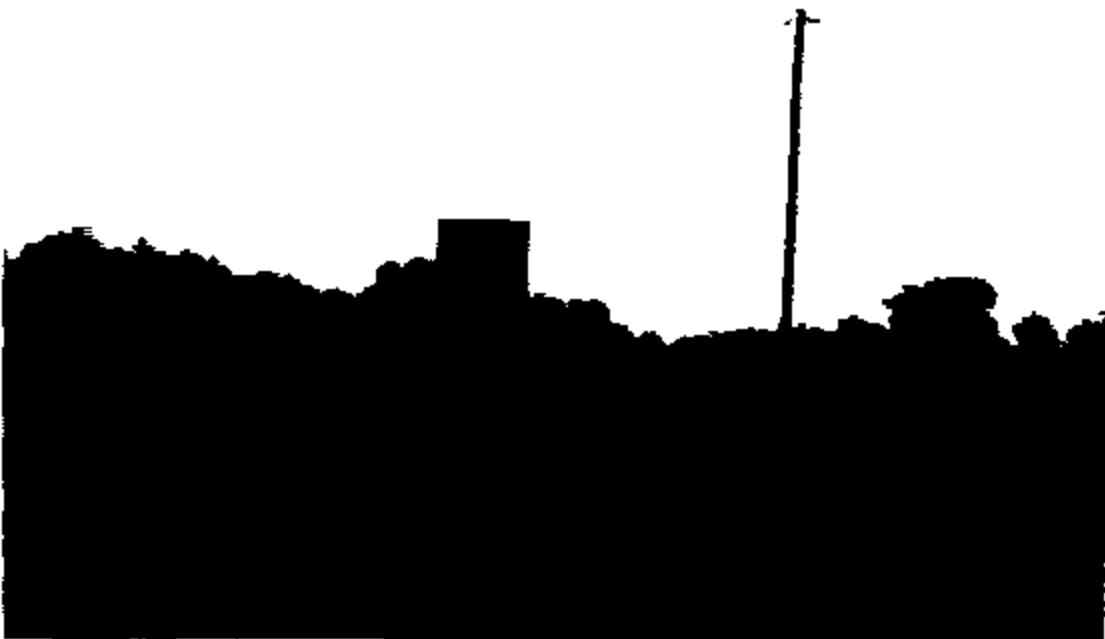
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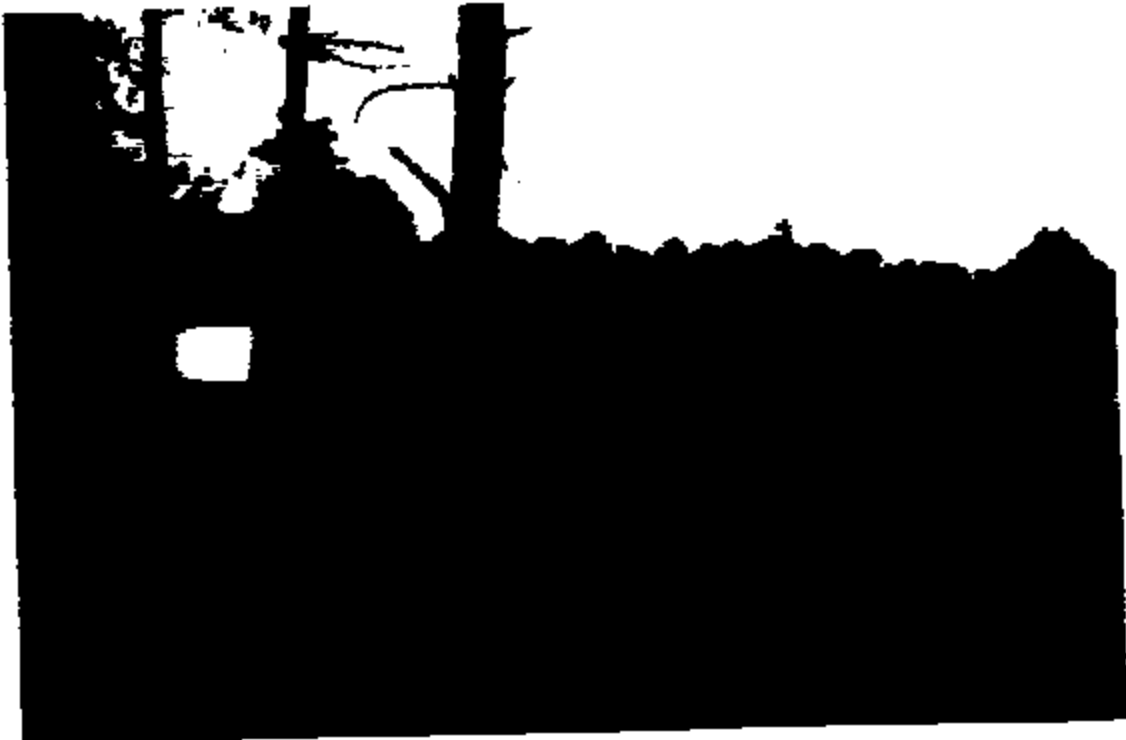
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