FARMERS

Baltimore Subrogation Center of Excellence

P.O. Box 4478
Timonium, MD 21094-4478
Bus number: 800-944-7515
Fax number: 410-261-7300

November 6, 2002

Ford Motor Company
Attention: Shawn Norton
Parklane Towers West
Suite 300
Three Parklane Blvd.
Dearborn, MI 48126

FORD MOTOR COMPANY
RECEIVED
NOV 13 2002
GENERAL COUNSEL

Re: Our Claim #: [redacted]
Our Insured:
Date of loss: 1/06/01
VIN: 1ftzf0723wk[redacted]

Dear Ms Norton:

We are the insurance carriers for Bruce Luster. On January 6, 2001 [redacted]998 Ford XL 150 Pick-Up was damaged by a fire. An independent C&O report requested by Farmers Insurance Group concluded the fire was the result of a mechanical failure in the fuel system. (See attached report). We are now making a subrogation claim against Ford as the manufacturer of the truck. Please review the enclosed materials and advise of your decision on liability at your earliest convenience.

Please call me with any questions or concerns.

Sincerely,

Timothy J. Byrne
Extension 7357
Claim Representative
Farmers Insurance Exchange

- 1/6/01
- VIN
- '98 F-150 at
- $14,201.
exp

[redacted]
Claim No.: [redacted]
D.O.L.: January 7, 2001

Report for:

Mr. Gregg Frizzell
Farmers Insurance Group

Clarence M. **KELLEY** *and Associates, Inc.*
3217 Broadway, Fourth Floor
Kansas City, Missouri 64111
816.756.2458

Tom Behrendsen, Dir. Fire Investigations, ext. 335

January 24, 2001

Case #: 17070-85E

CONFIDENTIAL

TABLE OF CONTENTS

PREDICATION

On January 17, 2001, Mr. Gregg Frizzell, Farmers Insurance Group, Moore, Oklahoma, requested an origin and cause investigation be conducted on a 1998 Ford XL t50 pickup. Mr. Frizzell further related the date of loss being January 7, 2001, insured [redacted], Oklahoma City, Oklahoma, and the vehicle currently located at I-35 Salvage Pool #716696.

Mr. Frizzell further stated the insured was driving the vehicle when he saw sparks and smoke coming from around the vents.

FIRE SCENE INVESTIGATION

On January 18, 2001, a fire scene origin and cause investigation was conducted on the 1998 Ford XL 150 pickup. The vehicle was located in the I-35 Insurance Pool facing in a westerly direction amidst a row of other vehicles.

Upon examination of the vehicle beginning with the left front, it was observed that the left front of the vehicle showed some damage where the hood had been bent out of shape due to suppression efforts. Also, the back of the hood had burned away. The windshield and side glass had also burned away and/or were missing.

Proceeding down the driver's side, severe fire damage was noted to the driver's side door, this being from the bottom of the door to the top. Damage subsided somewhat at the rear of the door. No fire damage was observed on the left rear panel of the vehicle, nor to the rear of the vehicle.

Upon examination of the bed of the vehicle, slight fire damage was located directly behind the cab. The rear window of the vehicle was missing and the glass had melted and burned out. Also, damage to the top of the cab to the rear was observed.

Proceeding around to the passenger's side, no fire damage was noted to the right rear panel. Proceeding up to the passenger's side door, burning was observed at a higher level then previously observed on the driver's side. Glass was also missing from this door.

Proceeding on to the right front fender, no fire damage was displayed with the exception of some light smoke damage.

Examination of the interior revealed all combustibles had burned up.

Examination of the wiring showed shorting in the area above the steering column on the driver's side of the dash. Some slight shorting was noted where the cable spread across to the passenger's side.

The seats were burned out of the vehicle and no combustibles were observed in the interior.

Upon examination of the engine compartment, it appeared that fluids were in the normal operating range with the exception of the engine oil as the dip stick handle had burned off making it impossible to check.

Observation of the engine compartment revealed very little burning at the front. Most of the burning was confined to the rear area near the firewall. Closer examination of this area, just slightly left of center being closer to the driver's side, showed severe burning at the rear of the engine and the firewall level. This burning proceeded down towards the lower portion of the engine. This was an area where the fuel lines came across. An area was also observed on the driver's side where the fire had entered the cab area from the engine compartment. This was through an area where the firewall had been breached for

the purpose of wiring. It was observed that the fire had actually entered the cab area from the driver's side at a low level under the dash. Some shorting of the wiring in this area was observed. However, this shorting is believed to be from exposure to the fire itself.

All indications show that a fuel leak had occurred at the rear of the engine. This, in turn, caused the burning to the firewall. The fire then proceeded to enter the cab area, which had been breached at the lower portion of the firewall near the driver's side.

CONCLUSION

It is the professional opinion of this investigator through facts and indicators established at the scene that this fire was of an accidental nature due to mechanical failure of the fuel system.

All indications show this to have been a fuel leak, which spread up on the firewall in the engine compartment then igniting, thus, spreading into the cab of the vehicle. Further indications show that this vehicle was more then likely in motion when this fire occurred.

ADDENDA

Note: It was discovered that some 1997-1998 F-150 had a recall notice of fuel line failure in the engine compartment. This investigator would advise further investigation on verifying the VIN and questioning the owner on any recall notice, for possible subrogation possibilities.

LIBERTY MUTUAL.

Liberty Mutual Fire Insurance Company
Po Box 15041
3 Lear Jet Ln
Albany NY 12212-5041
Tel: (518) 782-2541 / (800) 252-5730
Fax: (518) 782-2556

April 18, 2000

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
APR 25 2000
OFFICE OF THE
GENERAL COUNSEL

FORD MOTOR COMPANY
PARKLANE TOWERS W 3 PARKLANE BLVD #400
DEARBORN MI 48126

ATTN OFFICE OF GENERAL COUNSEL

INSURED: [redacted]
CLAIMANT:
DATE OF LOSS: 02/26/2000
CLAIM NUMBER: [redacted]

Dear SIRS:

THIS LETTER IS TO PUT YOU ON NOTICE OF A POSSIBLE CLAIM AGAINST YOUR COMPANY. OUR POLICYHOLDER'S NAME IS [redacted] MONTGOMERY,NY [redacted] HIS 1998 FORD EXPEDITION,SERIAL # 1FMRU18WXWL[redacted] CAUGHT ON FIRE WHILE HE WAS DRIVING IT ON FEBRUARY 26,2000.

THE VEHICLE IS BEING HELD AT AUTO PLACEMENT CENTER WHICH IS A SALVAGE YARD LOCATED AT 39 STONE CASTLE RD ROCKTAVERN,NY 12575. THE TELEPHONE IS 914-567-6366 AND PLEASE REFER TO STOCK #P4920. THE VEHICLE WILL BE AVAILABLE FOR YOUR INSPECTION UNTIL JUNE 18,2000. IT WILL BE DISPOSED OF AFTER THAT.

THANK YOU FOR YOUR ATTENTION TO THIS MATTER.

Sincerely,
NORRENE WINKLER *Norrene Winkler*
Claims Department
Ext. 335

FIRE AND EXPLOSION ANALYSIS - ANALYTICAL LABORATORY
INVESTIGATIVE ENGINEERING SERVICES

PETER VALLAS ASSOCIATES Inc.

A Professional Corporation

Internet: http://www.petervallas.com
E-mail: experts@petervallas.com

★ Corporate Headquarters
105 Main Street
Hackensack, NJ 07601
(201) 487-6001
Fax: 201-487-1253

★ Northern Regional Office
108 Washington Avenue
Endicott, NY 13760
(607) 785-5252
Fax: 607-785-6541

★ Eastern Regional Office
100 Mill Plain Road
Danbury, CT 06811
(203) 791-0100
Fax: 203-791-0200

★ Northwestern Regional Office
160 North Main Street
Warsaw, NY 14569
(716) 786-6960

★ Laboratory Facilities
86 Zabriskie Street
Hackensack, NJ 07601
(201) 487-0266

★ Pennsylvania Regional Office
Pennsylvania Avenue
Philadelphia, PA 19130
(215) 854-2466

Date of Report: May 5, 2000

Total pages: 22

Ms. Betty Brunell
LIBERTY MUTUAL INSURANCE COMPANY
P.O. Box 15041
Albany, New York 12212-5041

Fax Number:

☐ VIA MAIL AND FACSIMILE (_____ PAGES)

File: 001254
Re : [redacted]
Pol/CF: 631791-01
D/L : 2/26/00

Prepared by: David R. Radsicker
Corporate Director of Investigations

PETER VALLAS ASSOCIATES Inc. reserves the right to amend and/or supplement this report in the event additional information, documentation or evidence becomes available.

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

PURPOSE OF THE ASSIGNMENT

In accordance with your request, this organization conducted an inspection of the insured's vehicle in reference to the cause of the fire. The assignment also includes the issuance of a written report based on our analysis.

PRELIMINARY REMARKS

An inspection was conducted on Wednesday, April 19, 2000 at Co-Part Salvage in Rock Tavern, New York.

DESCRIPTION OF THE VEHICLE

The vehicle is a 1998 Ford Expedition 4 X 4 SUV, color green. The vehicle identification number is 1FMRU18WXWL[redacted]. The salvage yard stock number was P4920. It was located in row [redacted]

INSPECTION OBSERVATIONS

The vehicle shows extensive fire damage in the front engine compartment area extending horizontally and vertically to the passenger compartment by the windshield and dashboard area. Fire patterns extend to and through the back storage area of the vehicle.

Inspection of the underside of the vehicle revealed no evidence of fire originating from or extending to this area. The fuel filler cap was intact in the left rear quarter panel of the vehicle.

Closer inspection of the passenger compartment area revealed extensive fire damage in the dashboard area. However, the wiring harness extending through the left side of the fire wall was intact and the damage at the fuse panel was due to external heat and flame impingement. There was no evidence of a key found in the debris on the floor under the steering column. The stereo was intact.

Inspection of the engine compartment revealed the aluminum hood was extensively melted by the fire. The top of the radiator and cooling coil for the air conditioning unit were melted. The transmission cooling lines were intact on the left side of the radiator. The lines between the coils and the compressor for the air conditioning unit were still intact.

The brake master cylinder and brake fluid reservoir were melted down due to heat flame impingement. The ABS system and lines were intact.

Inspection of the fuel lines entering the engine compartment from the left rear corner revealed the connectors were still intact. The throttle body showed evidence of extensive melt down on the front. The alternator was intact. The battery cable between the alternator

and battery was intact, however, the battery post was melted. Further inspection of the battery cables revealed the ground cable was intact. It was noted, however, that one of the positive cables between the battery and the fuse panel had arced through at the right rear of the engine compartment.

OTHER RELEVANT INFORMATION

Follow-up with the National Highway Traffic Safety Administration Office of Defects Investigations revealed only two database references, one for fuel related fires and the other for electrical related fires. There was no specific recall noted for the main battery wiring cable.

CONCLUSION

Based on the on scene inspection and research to date, it is the opinion of this organization that the fire originates in the engine compartment. The point of origin is in the right side of the engine compartment. The exact cause is undetermined, however, the following two possibilities have not been eliminated.

1. A fuel related fire.

2. Electrical failure in the battery cables.

COMMENTS AND RECOMMENDATIONS

It is recommended that follow-up interviews with the insured in reference to any recent work or notices of service bulletins they may have received either from the manufacturer, Ford Motor Company, or their authorized Ford dealership.

We want to thank you for the opportunity to have been of service to you. If any additional information is required or follow-up is to be conducted, please contact us.

Respectfully submitted,

PETER VALLAS ASSOCIATES Inc.

D.R. Radsicker

David R. Radsicker
Corporate Director of
Investigations

DRR/wld

PHOTOGRAPHIC DOCUMENTATION AND/OR OTHER ATTACHMENTS

1. Overall view of the left side of the vehicle.

2. Close up view of the vehicle identification number plate location indicated by the arrow.

3. Overall view into the rear storage area. Note the seat is not from this vehicle.

4. Overall view into the middle seat area of the vehicle.

5. Overall view of the fire patterns on the rear of the vehicle.

6. View of the fuel filler cap location in the left rear quarter panel.

7. Overall view of the right side of the vehicle from the right front.

8. View into the passenger compartment through the windshield.

9. Overall view into the front passenger compartment area from the driver side.

10. View into the front passenger compartment from the right side.

11. View of the driver's side prior to clearing of the debris.

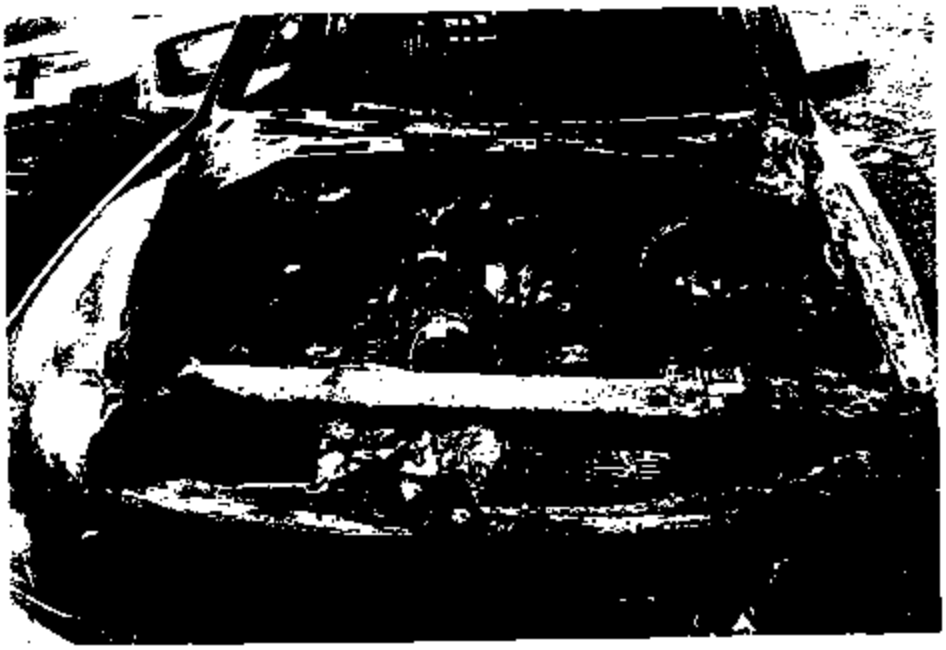
12. View of the driver side after clearing of the debris.

13.
(Photos 13 and 14 are documentation of the wiring harness in the left side of the dashboard.)

14.

15. Overall view of the front of the vehicle.

16. Closer view of the engine compartment. Note the piece of aluminum hood that remains.



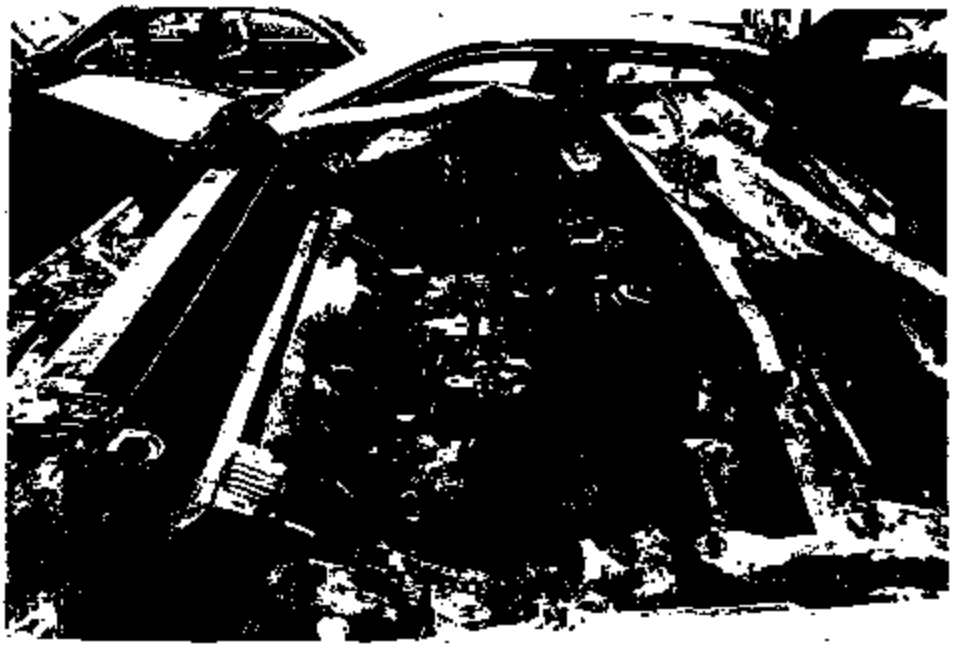
17. View after replacing the piece of aluminum hood to it's original position as indicated by the arrow.

18. Closer view of the fire damage to the throttle body.

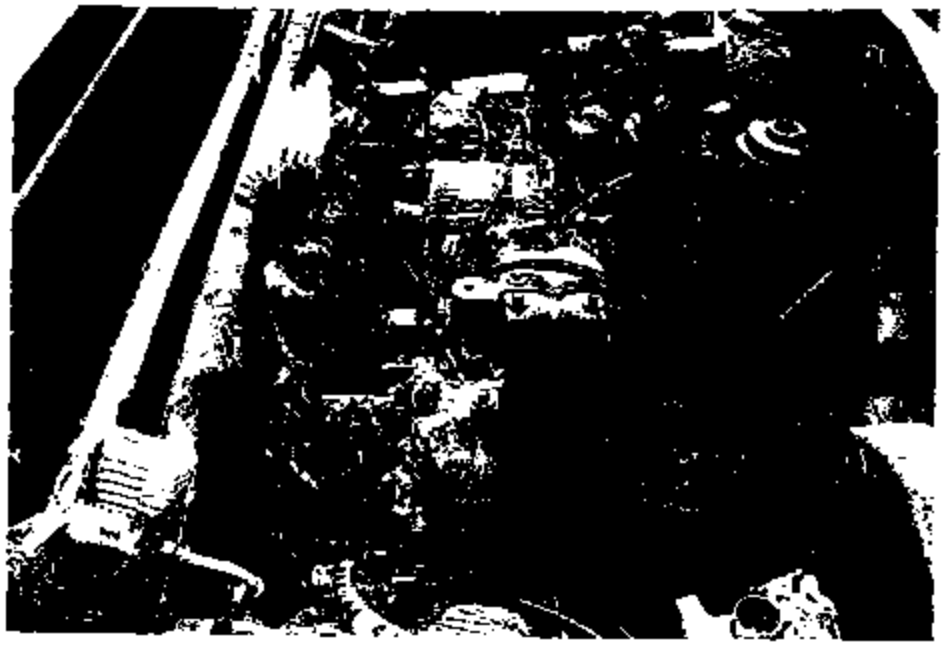
19. Close up view of the melted throttle body.

20. View into the left wheel well.

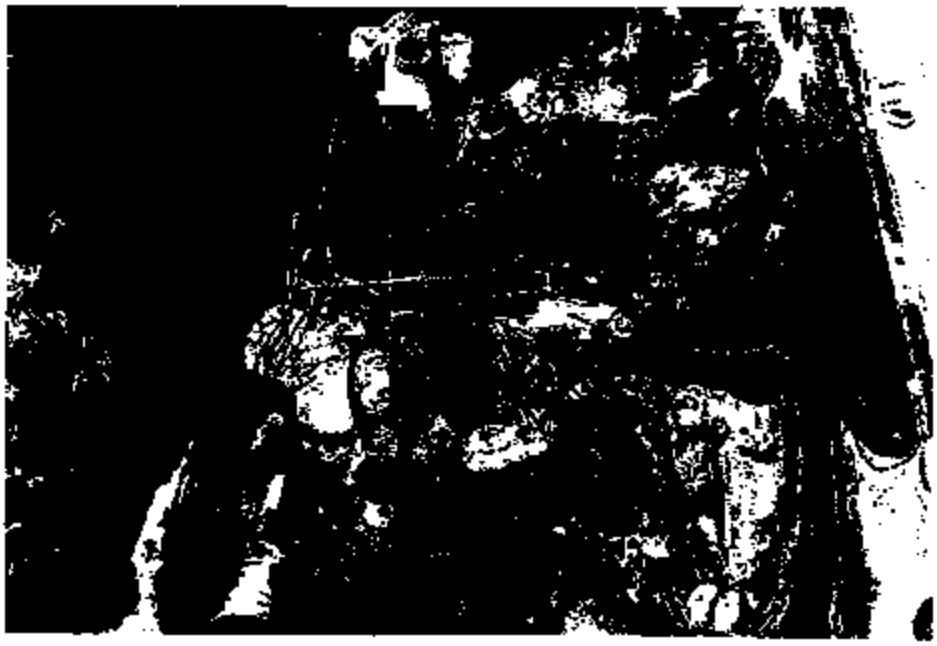
21. Another view looking towards the front in the left wheel well. Note the oil filter is still intact.



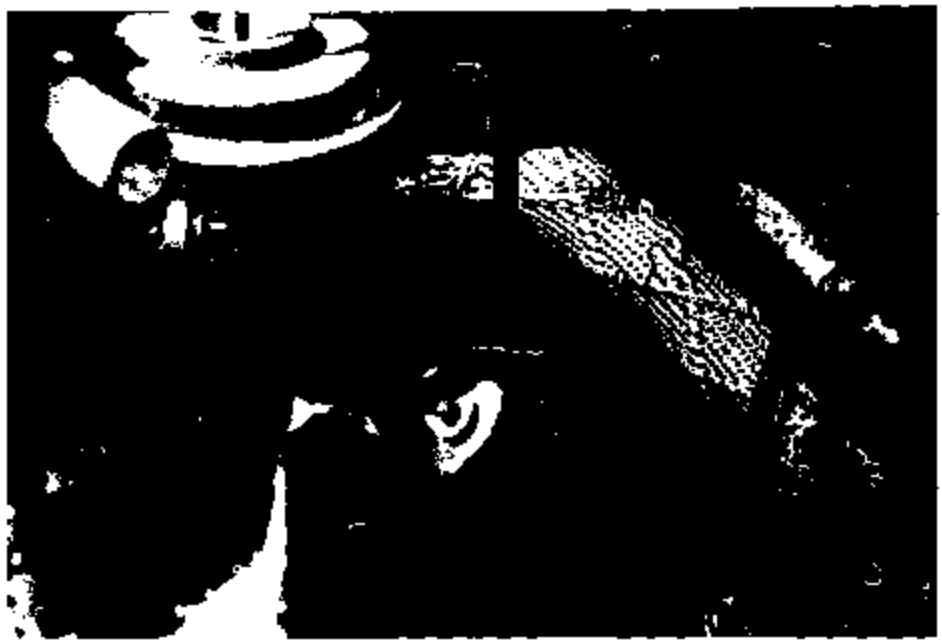
22. Overall view into the engine compartment from the left side.



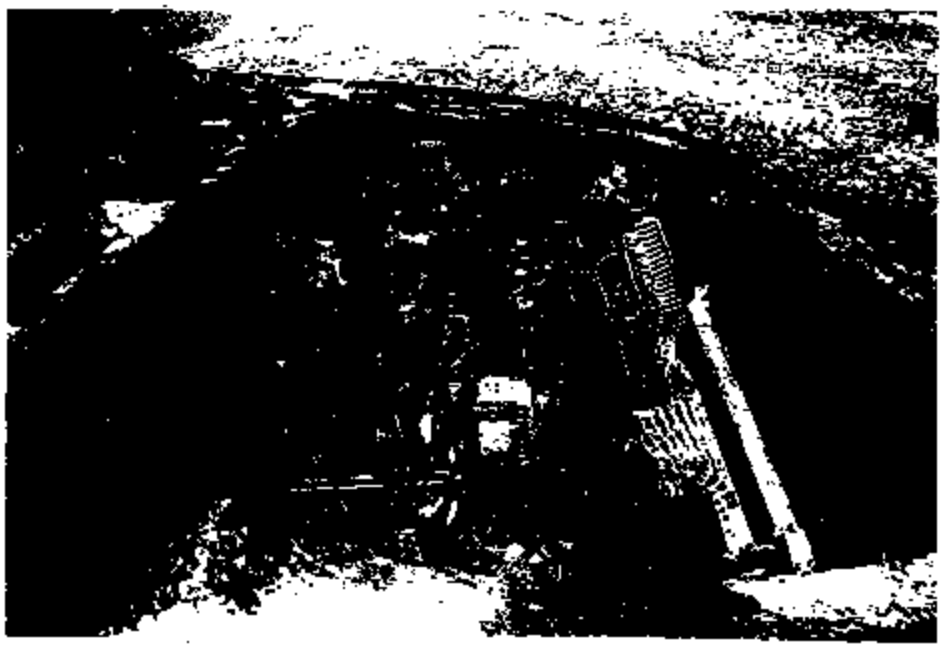
23. Closer view of the left side of the engine compartment.



24. View looking towards the ABS brake system on the left side of the engine compartment.



25. Close up view of the fuel lines entering the left rear of the engine compartment indicated by the arrow.

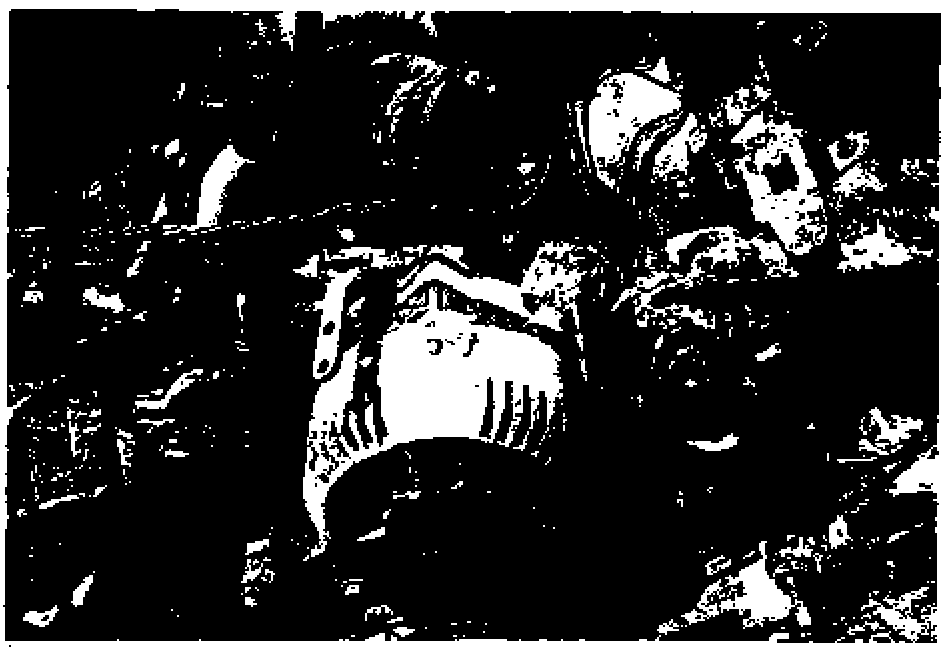


26. Overall view of the engine compartment from the right side.

27. View into the engine compartment from the right wheel well.

28. Overall view of the right side of the engine compartment where the electrical system is located.

29. Closer view of the battery cables during my inspection.

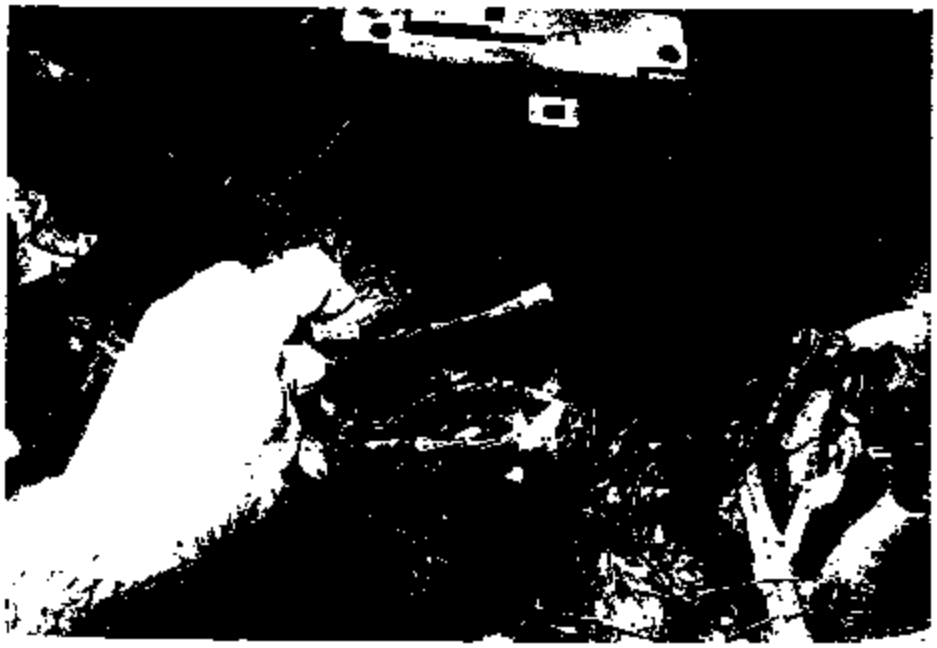


30. Close up view of the battery cable connected to the alternator indicated by the arrow.

31. Overall view of the damaged battery cables.

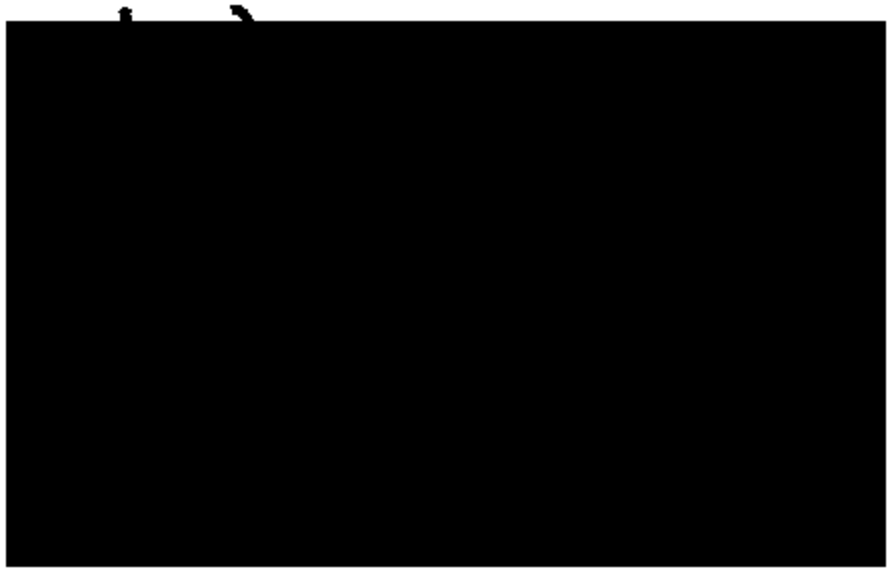
32. Closer view. Arrow indicates the cable that is burned through.

33. View of the battery cables with a scale of reference.



34. View of the section of cables being removed.

35. View after removing the cables and connectors.



State Farm Insurance Companies

P O Box 749
Winter Haven, FL 33882-0749

Certified Mail - Return Receipt Requested

September 18, 2000

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
OCT 0 3 2000
OFFICE OF THE
GENERAL COUNSEL

Ford Motor Company
Parklane Tower West
Suite 400
3 Parklane Blvd.
Dearborn, MI 48126

RE: Claim Number: [redacted]
Date of Loss: May 24, 2000
Our Insured: [redacted]
Amount of Loss: $20,672.75
Vehicle: 1998 Ford F150
1FTZX1765WN[redacted]

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire loss.

State Farm would like to give you an opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim. Please contact me at (800) 707-7408 to setup a time for your inspection.

Sincerely,

- 98 F-150
- $20,673.-
- 5-24-00
- EXP RPT.

John Easley
Claim Specialist
(800) 707-7408

State Farm Mutual Automobile Insurance Company

wdm

Enclosure: Supporting Documentation

WARD & WHITMORE

UNIVERSAL FIRE CONSULTANTS

WARD & WHITEMORE
UNIVERSAL FIRE CONSULTANTS

CINCINNATI
DALLAS / FT. WORTH
JACKSONVILLE
LOS ANGELES
MIAMI
MINNEAPOLIS
TALLAHASSEE

P.O. BOX 10636
JACKSONVILLE, FL 32247
(904) 247-8006
FAX: (904) 247-8001
TOLL FREE: 1-877-361-FIRE

July 11, 2000

Ms. Corey Alexander
State Farm Insurance Company
646 Ocoee Commerce Parkway
Ocoee, Florida 34761

Re: Insured: [redacted]
Claim No. [redacted]
Date of Loss: May 24, 2000
WWUFC #: 00-J199

Dear Ms. Alexander:

On June 12, 2000, Ward & Whitemore Universal Fire Consultants was retained by you for the purpose of conducting an investigation to determine, if possible, the origin, and cause of a fire that occurred in a 1998 Ford F150, VIN 1FTZX1765W[redacted] The loss occurred on May 24, 2000. On June 14, 2000, I examined the vehicle at RPS Towing in Orlando, Florida. At that time the vehicle was examined, and documented with photographs, a recall research was conducted, and information was received from you.

After I examined the vehicle I called your office, and left a message pertaining to our findings, and recommendations. We requested that you put the manufacturer, the dealer, and any other parties that may have performed maintenance to the truck on notice for potential subrogation issues. We then requested that you have the vehicle secured, and covered to allow the other interested parties, the opportunity to examine the vehicle as it was.

This report will furnish you with a synopsis of that particular investigation.

BACKGROUND INFORMATION

[redacted] is the owner, and operator of the aforementioned vehicle. The license tag on the vehicle is registered in Orange County, Florida, and expires in August of 2000. The tag number is [redacted]

Ms. Corey Alexander
State Farm Insurance Company
July 11, 2000
Page 2

Re: Insured: [redacted]
Claim No [redacted]
Date of Loss: May 24, 2000
WWUFC #: 00-J199

ANALYSIS

During my preliminary examination of the vehicle I observed fire patterns that were consistant with the fire originating inside the engine compartment on the passenger side. The fire then entered the passenger compartment through the openings in the firewall. The fire also damaged the windshield, and the glass failed. When the glass failed the fire then progressed into the passenger compartment.

The front passenger side tire was melted, and the front passenger wheel well revealed intense heat, and fire damage.

After I determined the fire originated inside the engine compartment, a closer examination of that area for potential ignition sources was initiated. I observed heavy fire damage on the passenger side of the engine. There was intense heat on the side of the engine, and the firewall behind the engine.

I checked the electrical system, and observed some areas that the wiring appeared to be arced. There was one area where an electrical supply line was pressed against a metal bracket, and the wires were melted to it. I also observed the transmission fluid stick protruding out from the tube. There were other wires in that area of origin that revealed intense heat, and electrical failure.

All of the wiring, and electrical components in this area were very brittle, and sensitive. I then stopped my examination for fear of doing more damage to the wires. It appeared at that time that there maybe some type of subrogation. I left it as I found it to allow other interested parties to examine the vehicle as it was.

Ms. Corey Alexander
State Farm Insurance Company
July 11, 2000
Page 3

Re: Insured: [redacted]
Claim No.: [redacted]
Date of Loss: May 24, 2000
WWUFC #: 00-J199

CONCLUSION

Based on the examination of the vehicle, and all of the information received at this time we have reached the following conclusions. This fire originated inside the engine compartment, and the cause for the fire appeared to be some type of mechanical failure in the electrical system or lubricating system.

Further, the exact cause for the fire could not be determined, but we would recommend that the aforementioned parties be put on notice so a closer examination of these systems can be conducted. This may allow us to make a more accurate determination for the fire cause.

This concludes our investigation into this matter at this time. Should you have any further questions or directives, please contact us at (904) 247-8005, or toll free at (877) 361-3473, and reference our File No. 00-J199.

Respectfully,

Jack A. Ward

Enclosures: Photographs
Recall bulletins

ORLAND

RE

EA05-885-LC1-0487

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765WN[redacted] located at RPS towing in Orlando, Florida
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	1-5
Comments:	Show the exterior of the vehicle looking at all four sides. The heat, and fire patterns indicate the fire originated inside the engine compartment on the passenger side.

ORLANDO ...

JUL 21

RECEIVED

WARD & WHITMORE

UNIVERSAL FIRE CONSULTANTS

Photo No. 2

Photo No. 3

W&W File No: 00-J199 Claim No. [redacted] Refer to Previous Photo No. 1

Photo No. 4

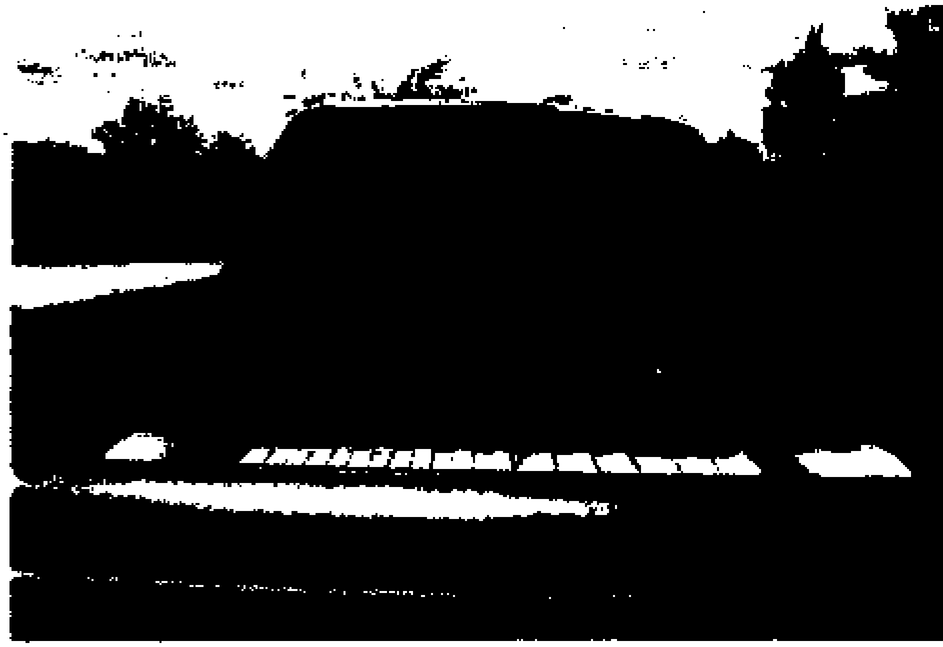
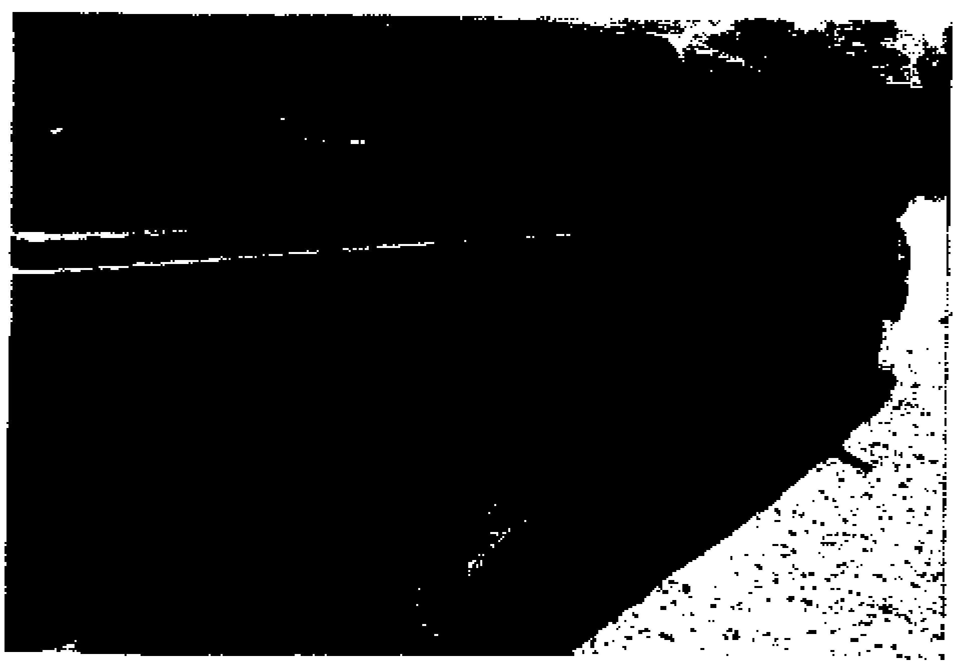


Photo No. 5



INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765WN[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	6
Comments:	Shows the front passenger side of the vehicle. Note the heat, and fire patterns are very intense in this area, and progress from inside the engine compartment.

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765W[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	7
Comments:	Shows the windshield. The heat, and fire patterns on the lower portion of the windshield on the passenger side are consistent with the fire originating inside the engine compartment on the passenger side.

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765WN[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	8-10
Comments:	Show the interior of the vehicle. The heat, and fire damage inside this compartment indicate the fire originated inside the engine compartment, and progressed through the openings of the bulkhead.

Photo No. 9

Photo No. 10

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765W[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	11-12
Comments:	Show the dashboard area of the vehicle. Note the heat, and fire damage is consistent with the fire coming into the passenger compartment through the openings in the firewall from the engine compartment on the passenger side.

Photo No. 12

INVESTIGATIVE PHOTOS

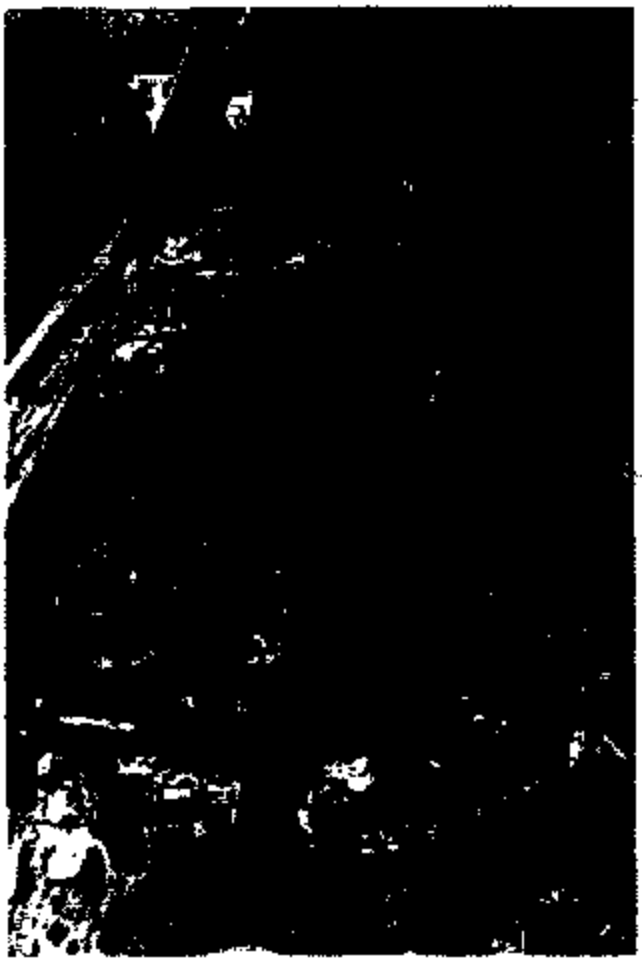
W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765WN[redacted] cated at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	13-15
Comments:	Show the engine compartment looking from the front. Note the heat, and fire damage is more intense on the passenger side of the vehicle.

W&W File No: 00-J199 Claim No. [redacted] Refer to Previous Photo No. 13

Photo No 14

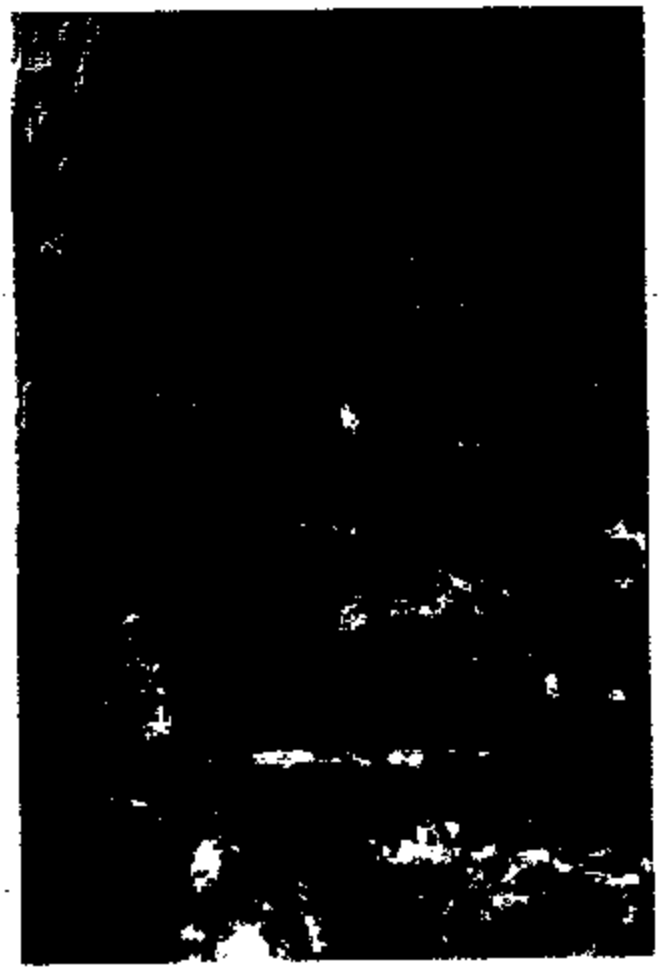
Photo No 15



INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765W[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	16-19
Comments:	Show the electrical supply, and circuitry wiring on the passenger side of the engine compartment. Note there was some intense heat, and damage to the copper wiring that is consistent with arcing.



W&W File No: 00-3199 Claim No. [redacted] Refer to Previous Photo No. 16

Photo No. 17

Photo No. 18

Photo No 19

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No.** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765W[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	20-21
Comments:	Show the transmission fluid check stick. Note there was fluid registering on the stick.

Photo No 21

INVESTIGATIVE PHOTOS

W&W File No. 00-J199 **Claim No** [redacted]

Location/View:	Several of a 1998 Ford F150, VIN 1FTZX1765WN[redacted] located at RPS towing in Orlando, Florida.
Date/Time:	June 14, 2000
By:	Jack Ward
Photo No.	22
Comments:	Shows the oil check stick. Note it was still in place, and the top had burned off.

1-800 366 - 36

Horry County Fire Department Incident Report

INCIDENT #	DATE	STATION	TONE OUT
00-10552	26-Dec-00	4	1030

RESPONDING	ON SCENE	UNDER CONTROL	CANCELLED	LAST UNIT CLEAR	TOTAL TIME
1031	1038	1051			

LOCATION: Postal Way

YOUR PRIMARY RESPONSE STATION? (Y) N OTHER HCFD STATIONS RESPONDING Batt-1
OTHER RESPONDING FIRE DEPARTMENTS
MUTUAL AID RESPONSE TO
NUMBER OF VOLUNTEERS 2 CAREER 3 FROM YOUR STATION TOTAL 5
CAREER 2 FROM OTHER HCFD STATIONS TOTAL 0
NUMBER OF PERSONNEL FROM OTHER DEPARTMENTS

TYPE OF INCIDENT

STRUCTURE

1 Single Family Structure 1b Commercial 1d Educational 1f Hotel/Motel 1h Other
1a Townhouse/Condo 1c Agricultural 1e Medical Facility 1g Duplex

SMOKE DETECTORS: ____ YES ____ NO HOW MANY WORKING ____ NOT WORKING ____

2 MANUFACTURED HOME 2a Single wide	2b Double wide	2c Triple wide		
YEAR	MAKE	MODEL	SERIAL #	SIZE

3 AUTO FIRE (3a P/U Truck) 3b Other Truck	3c Agricultural	3d Motor Home	3e Boat	3f Other
YEAR	MAKE	MODEL	TAG #	SERIAL #
1997	FORD	F-150	164-FTK	1FTDF17?2VN[redacted]

RESCUE: 4 Medical Assistance 4a Extrication 4b Search 4c Traffic Control 4d ...
VEHICLE ACCIDENT: 24 Medical Assistance 24a Extrication 24b Traffic Control 24c Assist EMS 24d Fluid Spill

5 Brush Fire
6 Woods Fire
7 Trash Fire
8 Uncontrolled Burning
9 Controlled Burning
10 Water Removal
11 Fuel Spill
12 Chemical Spill
13 Power Line Down
14 Arcing Elec Equipment
15 Smoke Removal
16 Smoke Scare
17 Alarm Malfunction
17a Alarm Activation
18 Malicious False
19 Explosion
20 Unclassified Fire
21 Unclassified Non-Fire
22 Investigate Only
25 Rekindle Orig Incd #
26 Cancelled ____ Type of Call
27 Hazmat
28 Public Service

Civilian Injuries 0 Civilian Deaths 0 Firefighter Injuries 0 Firefighter Deaths 0

Total Engines	Total Trucks	Total Tankers	Total Rescue	Other Units	Total Apparatus
1	0	0	0	1	2

Owner's Name [redacted] Phone #

Owner's Address [redacted] Conway SC [redacted]

Owner's Insurance Carrier [redacted] Agent

Occupant's Name [redacted] Phone #

Occupant's Address

Occupant's Insurance Carrier Agent

CAUSE OF FIRE: ____ SMOKING MATERIAL ____ ELECTRICAL ____ FIREWORKS ____ UNDER INVESTIGATION
____ COOKING EQUIPMENT ____ HEATING/AC SYSTEM ____ APPLIANCE X UNDETERMINED ____ OTHER

OFFICER MAKING REPORT (PRINT): David Rosenthal DATE: 12-26-00

White Copy - Office Yellow Copy - Station Pink Copy - Field Copy

ER05-005-LC1-0487

AD Query

Estimate Photo 01 for Claim Number [redacted]

Photo date:27/12/2000 11:43:25:00 **Size:**100280
Description:
Insured [redacted]
Policy Number: [redacted]
Vehicle:97, FORD, F150 4X2 STANDARD
VIN:1FTDF1727VN [redacted]
Loss date:12/26/00
Estimator:ALLEN JACKSON

Estimate Photo 02 for Claim Number [redacted]

Photo date:27/12/2000 11:43:27:00 **Size:**126844
Description:
Insured: [redacted]
Policy Number: [redacted]
Vehicle:97, FORD, F150 4X2 STANDARD
VIN:1FTDF1727VN[redacted]
Loss date:12/26/00
Estimator:ALLEN JACKSON

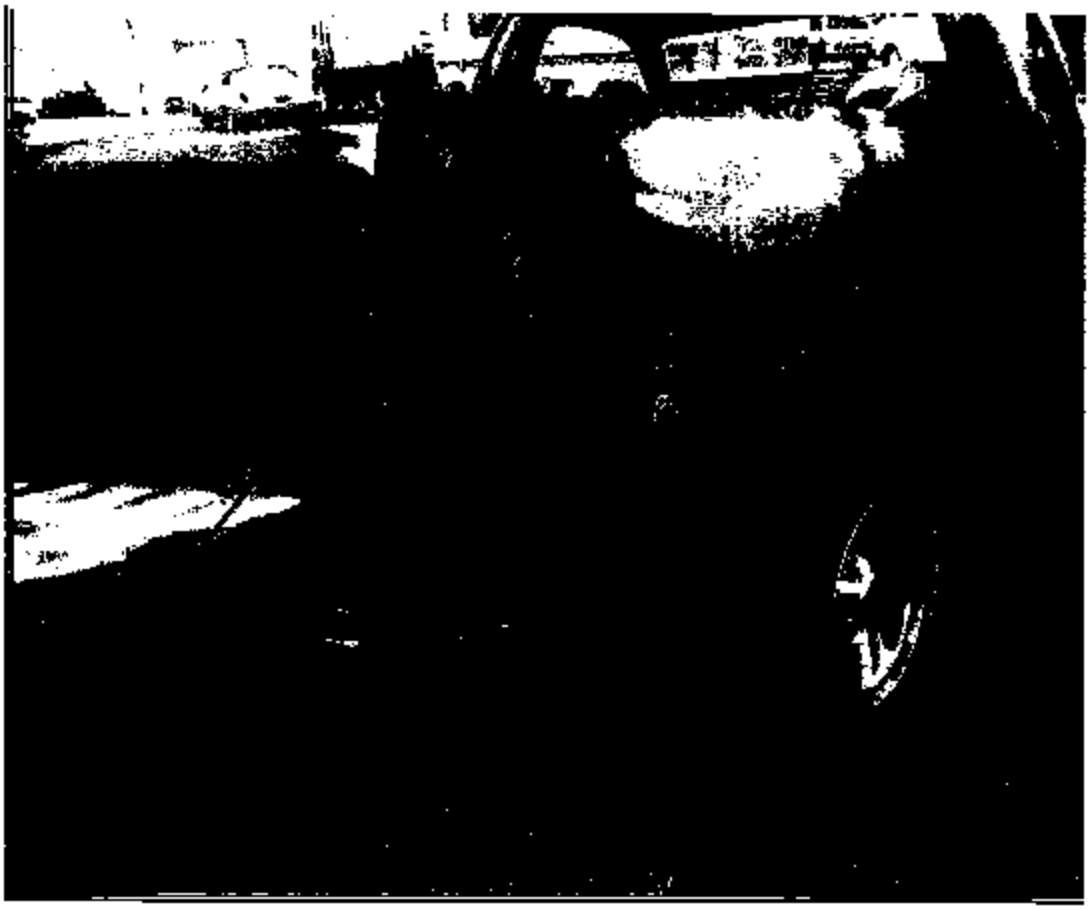
Estimate Photo 03 for Claim Number [redacted]

Photo date:27/12/2000 11:43:28:00 **Size:**101148
Description:
Insured [redacted]
Policy Number:23425390

Vehicle:97, FORD, F150 4X2 STANDARD
VIN:1FTDF1727VN[redacted]
Loss date:12/26/00
Estimator:[redacted]

Estimate Photo 04 for Claim Number [redacted]

Photo date:27/12/2000 11:43:30:00 Size:98024
Description:
Insured:[redacted]
Policy Number[redacted]
Vehicle:97, FORD, F150 4X2 STANDARD
VIN:1FTDF1727VN[redacted]
Loss date:12/26/00
Estimator:ALLEN JACKSON



[redacted]

4/27/01

Allstate.
You're in good hands.

ALLSTATE COUNTY MUTUAL INSURANCE COMPANY
P.O. BOX 149228
IRVING TX 75016

(800) 279-9245

02 JUL 16 P2:13

CONSUMER AFFAIRS SECTION

FORD MOTOR COMPANY
RECEIVED
JUL 18 2002
OFFICE OF THE GENERAL COUNSEL

FORD MOTOR COMPANY
15800 EXECUTIVE PL
DEARBORN MI 48121

OUR INVESTIGATION INDICATES THAT YOUR INSURED WAS RESPONSIBLE FOR THIS LOSS.

SINCE WE HAVE ALREADY MADE A SETTLEMENT WITH OUR POLICYHOLDER THE CLAIM HAS BEEN ASSIGNED TO US. COPIES OF THE FINAL PAPERS RELATING TO THE LOSS ARE ENCLOSED.

PLEASE ACCEPT THIS LETTER AS NOTICE OF OUR SUBROGATION CLAIM PLEASE FORWARD YOUR PAYMENT WITH OUR CLAIM NUMBER TO:

ALLSTATE PAYMENT PROCESSING CENTER
P.O. BOX 227257
DALLAS, TX, 75222-7257

DIRECT ANY OTHER CORRESPONDENCE TO THE ADDRESS AT THE TOP OF THIS LETTER.

SINCERELY,

SUBROGATION CLAIM REP

ALLSTATE COUNTY MUTUAL INSURANCE COMPANY CBR:B

YOUR FILE NO. : [redacted]
YOUR INSURED : [redacted]
ADDRESS : 15800 EXECUTIVE PL
DEARBORN MI [redacted]

OUR CLAIM NO. : [redacted]
OUR INSURED : [redacted]
LOSS DATE : 05/15/02

LOCATION :
BELTWAY 8, NEAR INT 45 HOUSTON

AMOUNT OF LOSS: $8,570.13

Forensic Analysis, Inc.

PRELIMINARY REPORT OF FINDINGS

CLAIM NO: [redacted]

INSURED: [redacted]

Prepared for:

ALLSTATE INSURANCE COMPANY
1500 CITY WEST BLVD., SUITE 700
HOUSTON, TEXAS 77042

ATTN: MR. HUGO BENAVIDES

Jeffrey R. A[illegible], CR, CFE, ASE
President

Table of Contents

I. INTRODUCTION

Reportedly, on May 16, 2002, a fire occurred involving a 1997 Ford F-150 XL Pickup vehicle. On May 16, 2002, Forensic Analysis, Inc. was retained by Mr. Hugo Benavides of Allstate Insurance Company to inspect the vehicle and determine the origin and cause of the fire.

On May 17, 2002, Mr. Jeffrey Abrams, CFI, CFEI, ASE, of Forensic Analysis, Inc., inspected and photographed the Ford F-150 XL Pickup vehicle at Allstate Collision Center, Inc., 12451 Veterans Memorial, Houston, Texas.

Samples of engine oil and automatic transmission fluid were taken, should an oil analysis be desired to help determine the pre-fire condition of the engine and/or transmission. All samples are being stored at the offices of Forensic Analysis, Inc., pending further instructions from Allstate Insurance Company.

This report is based upon information available to us at this time, and is not necessarily final. Should additional information be presented or discovered, we reserve the right to review and, if necessary, revise this report and our conclusions in light of that information.

II. CONCLUSION

Forensic Analysis, Inc., inspected and photographed the Ford F-150 XL Pickup vehicle.

In conclusion, based on our observations and the findings as noted in this report, it is our opinion that this 1997 Ford F-150 XL Pickup vehicle engine compartment fire was the result of ignition of gasoline fumes, leaking from the fuel injection system, immediately behind the left side of the engine. It is further our opinion that Ford Motor Corporation should be held responsible for this loss as fuel lines should not fail in a fire-generating fashion.

III. DISCUSSION

The scope of our inspection was to determine the origin and cause of a vehicle fire.

FORD VEHICLE IDENTIFICATION

The vehicle was identified as a red, two-door, 1997 Ford F-150 XL Pickup vehicle, bearing Texas license plate No [redacted] and a partial vehicle identification No. ...C92688. This vehicle identification number matched the vehicle identification number furnished to us from Allstate Insurance relating to the insured's 1997 Ford F-150 Pickup vehicle.

FORD VEHICLE INSPECTION

Our inspection of the vehicle exterior revealed a fire that was distinctively most intense at, and immediately surrounding, the left rear corner of the engine compartment. More specifically:

1. Little burn was experienced on the tailgate or at, and immediately surrounding, the rear bumper of the vehicle. It must be noted, however, that the left rear brake lamp/turn signal assembly experienced significant burn, and partial consumption.

2. Even though we did not describe the interior burn of the truck bed as severe, it must be noted that the truck bed contained a plastic composite liner that was severely burned on the front, right, and left sides. The flooring portion of the bed liner was primarily intact, and

attached, at the time of our inspection. The combustible right and left side truck bed liner, however, did, indeed, communicate burn to both top portions of the right and left truck bed side, and is the reason for communicated fire damage on the left rear brake lamp/turn signal assembly.

3. All exterior window glass was shattered as a result of the fire.

4. Both rear tire and wheel assemblies were unburned, as a result of the fire.

5. The left side door panel experienced widespread burn, consuming approximately eighty percent (80%) of the exterior painted surface. The bottom three to six inches (3"-6"), however, of the left side door panel was relatively unburned.

6. The right side door panel also experienced widespread burn, consuming approximately sixty percent (60%) of the painted surface. The right side, obviously, was significantly less burned than the left side door panel. In fact, the front three to twelve inches (3"-12") of the right side door panel still contained intact, and unburned paint.

7. The right front fender of the vehicle was primarily, unburned. However, it did contain a relatively thick layer of soot, immediately to the right of the closed vehicle hood. The left front fender was significantly more burned than the right front fender, as approximately fifty percent (50%) of the paint was consumed, primarily, on the rear half of the left front fender.

8. Both right front and left front tire and wheel assemblies were relatively unburned. It must be noted, however, that the right front plastic wheel well cover was intact, attached, and relatively unaffected by this fire. The left front plastic wheel well cover, however, was severely burned, and partially consumed. This, obviously, is consistent with a fire that was significantly more intense on the left side of the engine compartment than on the right side.

9. The front grille, front headlamp assemblies, and front bumper were relatively unaffected by this fire.

10. The vehicle hood was approximately sixty percent (60%) unburned and forty percent (40%) severely burned. In fact, the left rear corner and left rear twenty-five percent (25%) of the closed aluminum alloy vehicle hood was consumed in this relatively mild engine compartment fire. The area of greatest consumption was immediately to the left of center in the rear portion of the engine compartment, as indicated by the consumption of the aluminum vehicle hood.

In summary of our inspection of the vehicle exterior, the fire appeared to be intense within the left rear corner of the engine compartment, as well as within the vehicle interior, concentrating, however, on the left side of the vehicle.

Our inspection of the vehicle interior revealed:

1. The skeletal remains of the bench seat.

2. The burned remains of a significant amount of personal belongings, immediately behind the bench seat, which included clothing and shoes.

3. We observed the severely burned, and primarily consumed, interior door panels. The right side interior door panel was approximately eighty percent (80%) consumed, while the left side interior door panel was nearly completely consumed, again, indicative of a fire that was more intense on the left side of the vehicle interior.

4. We observed the severely burned vehicle dash. It must be noted, however, that there was a significant amount of unconsumed combustible materials surrounding the vehicle dash, including the portion immediately above the right third of the vehicle dash, as well as the portion immediately above the steering column.

5. We also observed the severely burned steering column. In fact, the steering wheel was consumed in this interior fire.

6. We observed the primarily protected floor covering throughout the vehicle interior.

It appeared that a significant amount of fire falldown protected the floor covering throughout the vehicle interior. This is consistent with a burn that did not originate, and did not intensify in any one specific area, within the vehicle interior, and is inconsistent with what would be classified as an incendiary burn.

A closer inspection of the burn experienced by the vehicle dash revealed:

1. The aluminum air conditioning evaporator core, under the right third of the vehicle dash was relatively unburned, and fully intact, at the time of our inspection. There was also a significant amount of plastic composite housing material surrounding this evaporator core. This is indicative of a fire that did not originate within the vehicle interior. The fact that the bottom portion of the plastic composite evaporator core housing was intact, as well, is indicative of a fire that did not originate under the right third of the vehicle dash.

2. The center third of the vehicle dash was severely burned, but primarily intact, and lay near floor level. The Heating Ventilation and Air Conditioning (HVAC) controls had fallen on top of the center console, as well as immediately neighboring the severely burned stereo system.

3. As previously stated, there was a significant amount of combustible materials that were not consumed, immediately above the steering column. The widespread burned remains, above the steering column, are consistent with a fire that did not originate at, or immediately surrounding, the steering column, as this area is aptly consumed. Additionally, there was a significant amount of unconsumed wiring insulation at the top of the left third of the vehicle dash, again, consistent with a fire that did not originate within the vehicle interior, but, likely, spread through the firewall access holes from the left side of the firewall into the vehicle interior.

4. The area of greatest burn that was observed surrounding the vehicle dash was immediately to the right of the burned remains of the steering column. In fact, there was a "V" shaped, consumed

pattern, immediately to the right of the steering column, that went toward the firewall access hole, immediately to the right of the steering column. This is indicative of a fire that traveled from the engine compartment, through the firewall access hole, into the interior, through the left third of the vehicle dash. This should also be confirmed by a corroborating burn pattern, observed within the engine compartment.

Our inspection of the engine compartment revealed that this vehicle is equipped with a V6 distributorless, multiport fuel injected engine, and an automatic transmission. Specifically:

1. This was a V6 4.2 liter engine.

2. The burn in the right half of the engine compartment is described as very mild, although unusually widespread. More specifically, even the top portion of the battery was mildly burned, and deformed, as a result of this relatively mild engine compartment fire. Even the wiring harness sheathing, in the protected right rear corner of the engine compartment, behind the battery, was partially consumed, and distorted, as a result of the heat intensity within the engine compartment. This would be classified as a burn, consistent with fuel within the engine compartment, and a fire that originated under the closed vehicle hood, and was propagated by a fuel.

3. As we moved toward the center third of the engine compartment, we continued to observe an upper level burn, severely burning, and partially consuming, the tops of the cooling hoses, as well as

partially consuming wiring insulation immediately above the right side of the air intake manifold.

4. The upper radiator hose, which was situated approximately two inches (2") below the air conditioning lines, was relatively unburned. However, there was a hole that was consumed in the very top portion of the high pressure air conditioning hose two inches (2") above. Again, this is consistent with widespread heat intensification under the closed vehicle hood.

5. The upper radiator shroud, which was a plastic composite material, was distorted across its entire width.

6. The air intake plumbing, which was routed across the left half of the front of the engine compartment, was only mildly burned on the very front, but intensely burned, and partially consumed, on the very rear. This is consistent with a fire that was traveling from the rear toward the front, in the left half of the engine compartment. It must also be noted that the right side of this air intake plumbing was relatively unburned, while the left side was severely burned, again, consistent with a fire that was traveling from the rear toward the front, and from the left to the right, within this engine compartment.

7. There was a significant amount of black soot on the left side of the upper air intake manifold, while the right side of the upper air intake manifold was significantly less coated with the soot.

8. The brake master cylinder, which was constructed of an aluminum alloy material, was relatively unburned, even though the brake master cylinder plastic composite reservoir was severely burned,

and partially consumed. Again, the intensity of this fire was significantly upper level, across the entire width of the engine compartment. The fact that the easily consumed aluminum brake master cylinder was completely intact at the time of our inspection is indicative a fire that did not originate below, or immediately surrounding, this brake master cylinder.

9. The left rear engine compartment mounted power distribution center was severely burned, and only partially consumed. The partial consumption of this left rear plastic housing was at the rear and the right side, consistent with a burn that was traveling, from the left side of the engine, toward this housing, and from the rear portion of the engine compartment toward the front.

10. The left side engine spark plug wires were severely burned on the very top, but were relatively unburned at the spark plug boot. The burn was significantly more intense from the top of the valve cover to under the closed vehicle hood. This, again, is consistent with a burn intensity that was greater within the top six to eight inches (6"-8") under the closed vehicle hood.

11. The right side of the brake power booster experienced significantly greater burn on the top half than the left side. Again, this is consistent with a fire that was traveling from the right side of the brake power booster toward the left.

12. There was a wiring harness run that was routed across the top portion of the firewall, across the entire width of the engine compartment. This wiring harness run still had severely burned, but partially clad, wiring insulation, immediately above the brake power

booster. However, as we continued to move toward the right side of the brake power booster, the wiring insulation was completely consumed in the area immediately above the left side valve cover. As we continued to move across the right half of the engine, we observed that the amount of severely burned, but intact, wiring insulation was more prevalent, again, indicative of a fire that was most intense in the rear portion of the engine compartment, immediately above the left side valve cover.

13. There was a "V" shape burn pattern, immediately above the left side engine valve cover, that was approximately ten inches (10") below the closed vehicle hood at the apex. The apex was immediately to the left of the left side engine valve cover. The "V" burn pattern was very distinct, and oriented itself approximately two inches (2") below a relatively large, three-inch (3") diameter firewall access hole, which was immediately to the right of the power booster. This access hole was the opening which allowed the fire to travel from the engine compartment into the interior, consuming this portion of the interior of the vehicle dash, as was described in the inspection of the vehicle interior.

A closer inspection of the area of, and immediately surrounding, the most intensely burned area, above the left side engine valve cover revealed:

1. As previously stated, this vehicle was equipped with multiport fuel injection, and all three (3) left side fuel injectors were intact, attached, and relatively unburned. These were immediately to the right of the left side engine valve cover.

2. The fuel injection rail was supplied fuel via the fuel injection supply and return lines, immediately above, and to the left of, these left side engine fuel injectors.

3. The fuel injection fuel supply and return line sheathing, which was a plastic composite material, was severely burned, and partially consumed on the very top.

4. The spark plug wires, which were routed across the rear portion of the left side valve cover, to the centrally, top engine-mounted ignition coil pack, were severely burned, and partially consumed, within approximately six inches (6") of the closed vehicle hood. It must be noted that below approximately six inches (6") under the closed vehicle hood, these spark plug wires were relatively unburned. There was a very sharp line of demarcation, consistent with a very large heat release rate, and consistent with fire intensification, as a result of leaking gasoline.

It is no coincidence that the fuel injection fuel supply and return lines were immediately below, and within a few inches of, the "V" shaped burn pattern that was observed immediately above the left side valve cover on the firewall. All evidence is also consistent with a fire that was intensified by leaking gasoline within the engine compartment. The only source of fuel, which could intensify the burn pattern from the area observed, is from leaking fuel lines or fuel injectors. The gasoline fumes from the leaking fuel system could then easily become ignited by an errant spark within the engine compartment. This fire can also develop while the vehicle is being driven, which would intensify the burn at, and immediately to the right of, this firewall access hole, through which the fire entered into the vehicle interior.

INTERVIEW WITH THE INSURED

An interview with the insured helped construct an order of events immediately preceding the onset of the vehicle fire:

1. He stated that he was driving his girlfriend home, at approximately 10:30 P.M., on the date of the loss.

2. He said that very quickly his girlfriend saw smoke from under the rear portion of the engine compartment.

3. He said that he was traveling for approximately fifteen to twenty (15-20) minutes prior to this occurrence, and thought he was driving at approximately fifty miles per hour (50 mph).

4. He said that there is no question in both of their minds that the initial observation of fire was observed in the rear portion of the engine compartment.

5. He said that he smokes, but he did not throw any lighted material within the vehicle interior.

6. He said that the fire burned a hole in the left side of the closed vehicle hood.

7. He said that while he was pulling over to the side of the road, someone called 9-1-1 to alert the fire department.

8. He said that it only took between five and ten (5-10) minutes before the fire department came, and extinguished the fire.

RECOMMENDATIONS

We recommend that the 1997 Ford F-150 XL Pickup vehicle be retained, secured, and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of the 1997 Ford F-150 XL Pickup vehicle by any other concerned parties.

IV. BASIS OF REPORT

This report is based upon the following:

1. Inspection of the 1997 Ford F-150 XL Pickup vehicle.

2. Interview with the insured.

3. Information and observations as noted in this report.

V. ATTACHMENTS

PHOTOGRAPHS

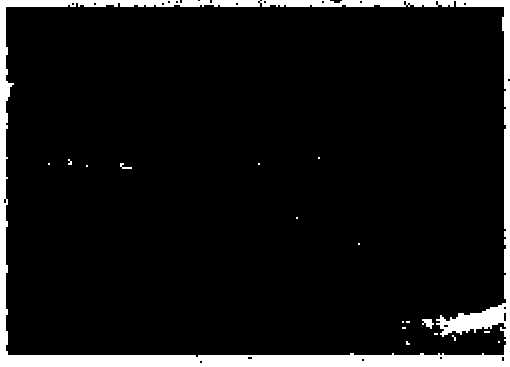
1. View of the front of the Ford vehicle.

2. View of the left side of the Ford vehicle.

3. View of the right side of the Ford vehicle.

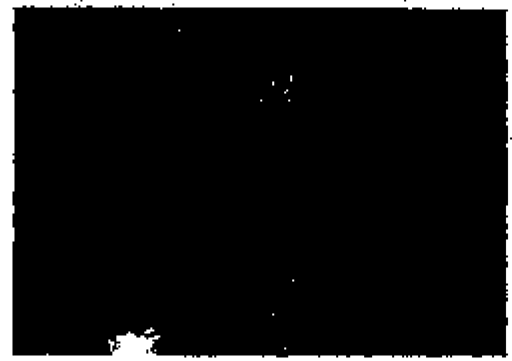
4. View of the rear of the Ford vehicle.

5. View of the remains of the vehicle identification tag.



6. View of the relatively unburned truck bed as viewed from the right.

7. Overview of the unburned right rear tire and wheel assembly.

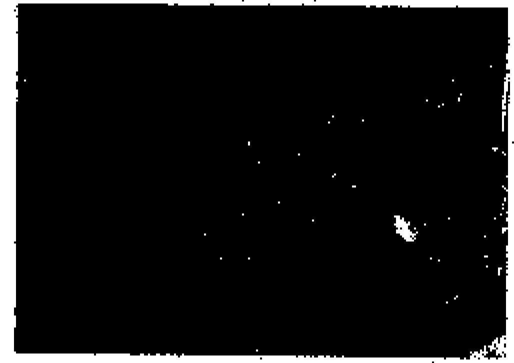


8. Overview of the relatively unburned right front tire and wheel assembly.

9. View of the unburned right front wheel well plastic interior.

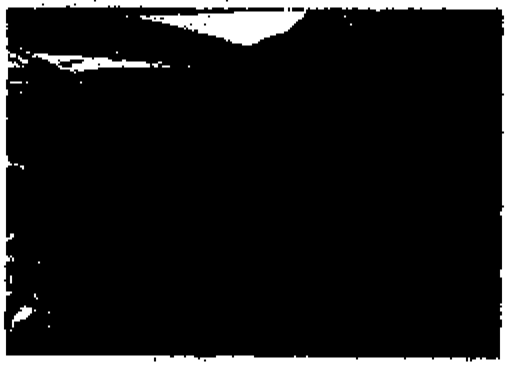
10. Overview of the relatively unburned left front tire and wheel assembly. Please note that the plastic interior portion of the wheel well was [illegible] burned at the rear.

11. View of the remains of the interior bench seat.



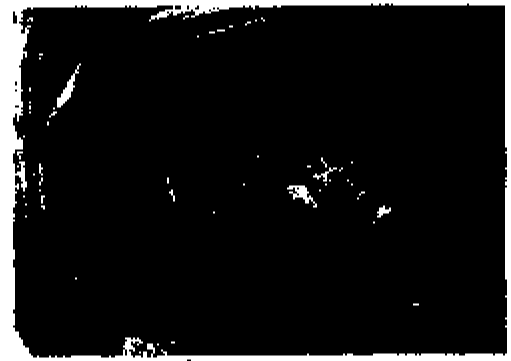
12. Overview of the vehicle dash.

13. Closer view of the relatively unburned right side of the vehicle dash and the unburned aluminum air conditioning evaporator core.



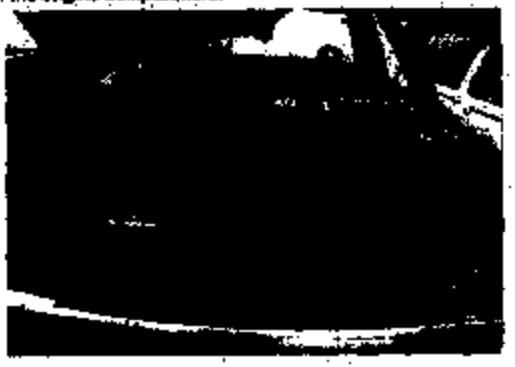
14. View of the burned but primarily intact remains of the center third of the vehicle dash.

15. Overview of the remains of the steering column.



16. Overview of the burn experienced by the hood as viewed from the left.

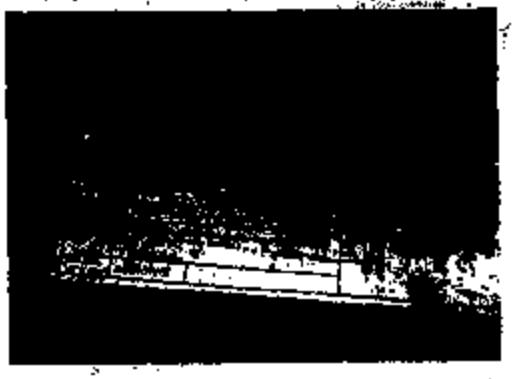
17. Overview of the engine compartment.



18. View of the engine compartment as viewed from the left.

19. View of the engine compartment as viewed from the right.

20. Overview of the engine identification tag under the closed vehicle hood.



21. Closer view of the limited burn experienced at and immediately surrounding the right side mounted battery.

22. View of the limited burn experienced by the upper radiator hose as viewed from the right.

23. Closer view of the hole that was burned in the top of the air conditioning hose immediately above the unburned upper radiator hose. This is the result of intense heat that was widespread under the closed vehicle hood.

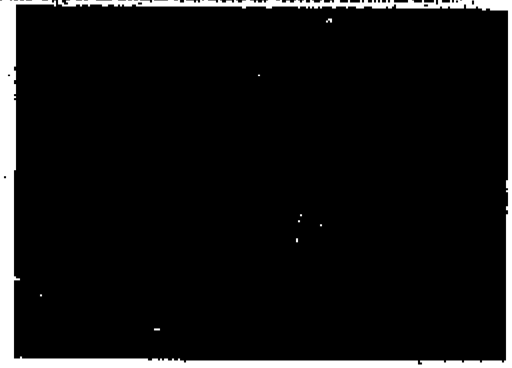
24. Overview of the burn experienced by the front of the air intake plumbing.

25. View of the burn experienced by the rear of the air intake plumbing.

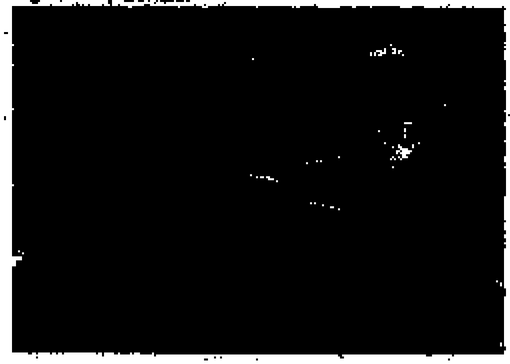
26. View of the area surrounding the fuse and relay holder in the left rear corner of the engine compartment. Please note the intensity of burn was greatest closest to the firewall and pointing toward the center of the engine.

27. View of the limited burn surrounding the brake master cylinder and the partial consumption of the plastic brake master cylinder reservoir.

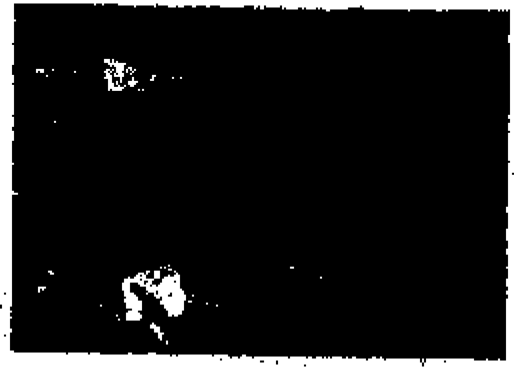
28. Overview of the upper air intake manifold as viewed from the front.



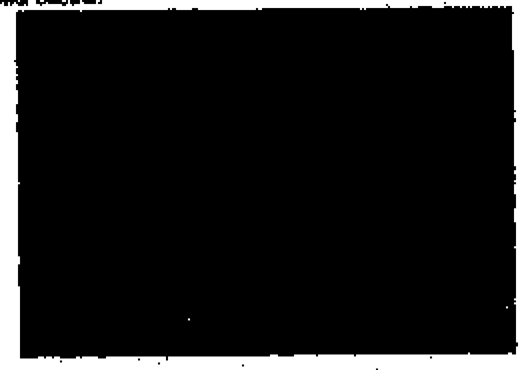
29. View of the unconsumed wiring insulation in front of the firewall in the right third of the engine compartment.



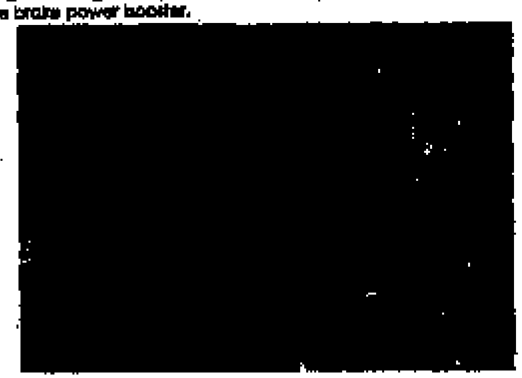
30. View of the insulation void wiring immediately above the left half of the upper air intake manifold.



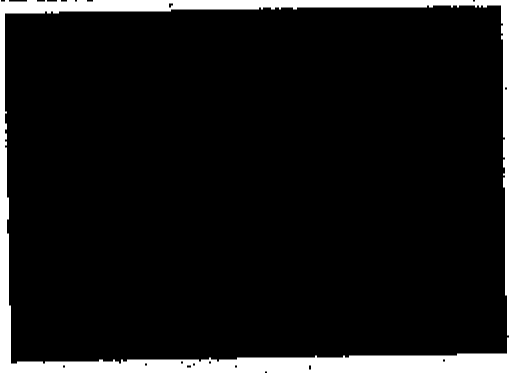
31. View of the primarily insulation void wiring immediately to the right of the brake power booster.



32. View of the severely burned and partially consumed insulation surrounding the wiring harness which was previously situated immediately above the brake power booster.



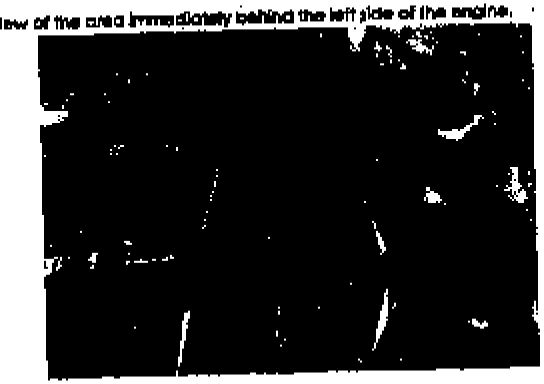
33. Overview of the V-shape burn pattern observed immediately to the right of the firewall access hole which was to the right of the brake power booster.



34. Overview of the continuation of the V-shape burn pattern on the top portion of the firewall immediately above the rear portion of the upper air intake manifold.

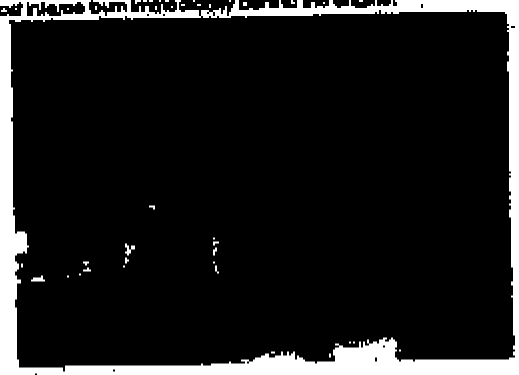
35. View of the severe upper level burn on the spark plug wires that were routed to the rear of the engine.

36. Overview of the area immediately behind the left side of the engine.



37. Closer view of the fuel injection fuel supply and return hoses that were immediately below and approximately four inches to the right of the area of most intense burn immediately behind the engine.

38. Even closer view of the fuel injection fuel supply and return hoses that were immediately below and approximately four inches to the right of the area of most intense burn immediately behind the engine.



39. View of the intense burn that was observed immediately above the left side rear most mounted fuel injector.

Coventry Police Department
Coventry Police Department
Incident Report

Page: 1
04/03/2002

Incident #: 02-634-OF
Call #: 02-5992

Date/Time Reported: 04/01/2002 2006
Report Date/Time: 04/01/2002 2006
Occurred On: 04/01/2002 2006
Status: Incident Open
Reporting Officer: OFF PETER ZALABOWSKI
Approving Officer: SGT JAMES MCCARRON

Signature: _____

#	OFFENSE(S)	N/C	TITLE/CHAP	SECTION

LOCATION TYPE: Residence/Home/Apt./Condo Zone: AREA 3
75 LEUBA RD
COVENTRY RI 02816

1 INFORMATION ONLY-VEHICLE FIRE C
OCCURRED: 04/01/2002 2006

#	VICTIM(S)	SEX	RACE	AGE	SSN	PHONE
1	[redacted]					

COVENTRY RI [redacted]
DOB: 09/07/1966
ETHNICITY: Not of Hispanic Origin
RESIDENT STATUS: Resident
VICTIM CONNECTED TO OFFENSE NUMBER(S): 1

#	VEHICLE(S)	YEAR	MAKE	STYLE	COLOR1	COLOR2	REG	VALUE
1	F150	1997	FORD	PK	RED		RI 113011	$14000.00

STATUS: Burned DATE: 04/01/2002
OWNER: [redacted]
VIN: 1FTDF172XVN[redacted]

On 4-1-2002 at approx. 2006 hrs., I responded to 75 Leuba Rd. for a report of a motor vehicle on fire. Upon my arrival, I observed the cab and engine compartment of a vehicle bearing RI comm. reg. 113011 fully engulfed in flames. The vehicle was parked in the driveway of 75 Leuba and was approx. ten feet away from the residence. I also noted that there were several explosions coming from the cab area of the pickup truck as the fire dept. was extinguishing the blaze.

I then located the vehicle's owner and identified him as [redacted] stated that he had arrived home approx. thirty minutes earlier and had parked the vehicle in his driveway. He advised that he went into the house and that a short time later he noticed a "glow" coming from the front of the house. He stated that when he looked outside, he observed that the vehicle was on fire. He stated that he then dialed 911 and then evacuated his family from the residence.

[redacted] advised that he hadn't noticed any problems with the vehicle, other than that the Check Engine light was activated constantly. He stated that he advised the dealer where he bought the vehicle of the problem, and that he has taken it to the dealer but it has not been fixed. He then provided the insurance information for the vehicle which was covered by Geico policy # [redacted] I took several photographs of the vehicle and later downloaded the pictures at HQ's. Washington Deputy Fire Chief Warren advised that there was nothing suspicious about the fire, and further that the cause appeared to be due to a faulty electrical problem.

RHODE ISLAND

FIRE INCIDENT REPORTING SYSTEM

BASIC INCIDENT REPORT

NFIRS 1

1 [ ] DELETE
2 [ ] CHANGE

10	FDID	INCIDENT NO.	EXP NO.	MO.	DAY	YEAR	DAY OF WEEK	ALARM TIME	TIME ON SCENE	TIME IN SERV.
	0,0,6,0,8	0,2,0,3,2,0	0,0	0,4	0,1	0,2	Mon 2	2,0,0,4	2,0,0,9	2,0,5,7

TYPE OF SITUATION FOUND: Pick-up truck fire 1,1,3

TYPE OF ACTION TAKEN: Extinguished 1,1

MUTUAL AID: 1 [X] RECD. 2 [ ] GIVEN

FIXED PROPERTY USE: Driveway 9,6,3

IGNITION FACTOR: Underdermined 0,0

CORRECT ADDRESS: [redacted]

ZIP CODE: [redacted]

CENSUS TRACT: 2,0,7,0,0

11	OCCUPANT NAME	TELEPHONE	ROOM OR APT.

12	OWNER NAME / LAST / FIRST / MI	ADDRESS	TELEPHONE
	[redacted]	[redacted]	[redacted]

13	METHOD OF ALARM FROM PUBLIC		CO. FIRST DUE	SHIFT	NO. ALARMS
	911	7	6,0,8	1	1

NO. EMS/RESCUE PERSONNEL RESPONDED	NO. ENGINES RESPONDED	NO. AERIAL APPARATUS RESPONDED	NO. OTHER VEHICLES RESPONDED
006	Eng 11 0,0,1	0,0,0	Car 33 0,0,1

20	NUMBER OF INJURIES — FIRE SERVICE	OTHER	NUMBER OF FATALITIES — FIRE SERVICE	OTHER

COMPLEX: None 9,8

MOBILE PROPERTY TYPE: Pick-up truck 2,2

AREA OF FIRE ORIGIN:

EQUIPMENT INVOLVED IN IGNITION:

FORM OF HEAT OF IGNITION:

TYPE OF MATERIAL IGNITED:

FORM OF MATERIAL IGNITED:

METHOD OF EXTINGUISHMENT: E-11 Pre-connect 5

LEVEL OF FIRE ORIGIN:

ESTIMATED DOLLAR LOSS:

NUMBER OF STORIES:

CONSTRUCTION TYPE:

EXTENT OF FLAME DAMAGE:

EXTENT OF SMOKE DAMAGE:

DETECTOR PERFORMANCE:

SPRINKLER PERFORMANCE:

IF SMOKE SPREAD BEYOND ROOM OF ORIGIN:

TYPE OF MATERIAL GENERATING MOST SMOKE:

AVENUE OF SMOKE TRAVEL:

FORM OF MATERIAL GENERATING MOST SMOKE:

		YEAR	MAKE	MODEL	SERIAL NO.	LICENSE
30	IF MOBILE PROPERTY 1,3	9,7	Ford	Pick-up		
40	IF EQUIPMENT INVOLVED					

[ ] CHECK IF COMMENTS ON REVERSE SIDE

OFFICER IN CHARGE / NAME / POSITION / ASSIGNMENT / DATE: Lt. Blanding 4/1/02

MEMBER MAKING REPORT / IF DIFFERENT FROM ABOVE / DATE:

60	FIRE CAUSE ACCIDENTAL	INCENDIARY	SUSPICIOUS	UNDETERMINED	INSURANCE
	1 [ ]	2 [ ]	3 [ ]	4 [ ]	Gieco — [X] YES [ ] NO AMOUNT $

ER05-005-LC1-0514

6/5/02

I [redacted] have worked for [redacted] In the years 2000 thru 2002. I have not only seen but worked with the list of tools Attached to this letter [redacted] coventry. R I [redacted]

On June 6th, 2002, [redacted] who is known to me personally appeared before me and signed this statement in West Warwick RI.

Carol A. [signature]
Notary Public

CLAIM PHOTOGRAPH RECORD

Claim No. [redacted]

Insured [redacted]

1 TAKEN ______ DATE

...e? ______ Yes ______ No

Risk

PHOTO # 2 TAKEN

Negative available?

DESCRIPTION

Risk

COMMENTS:

SUBMITTED BY: R. Holz NAME

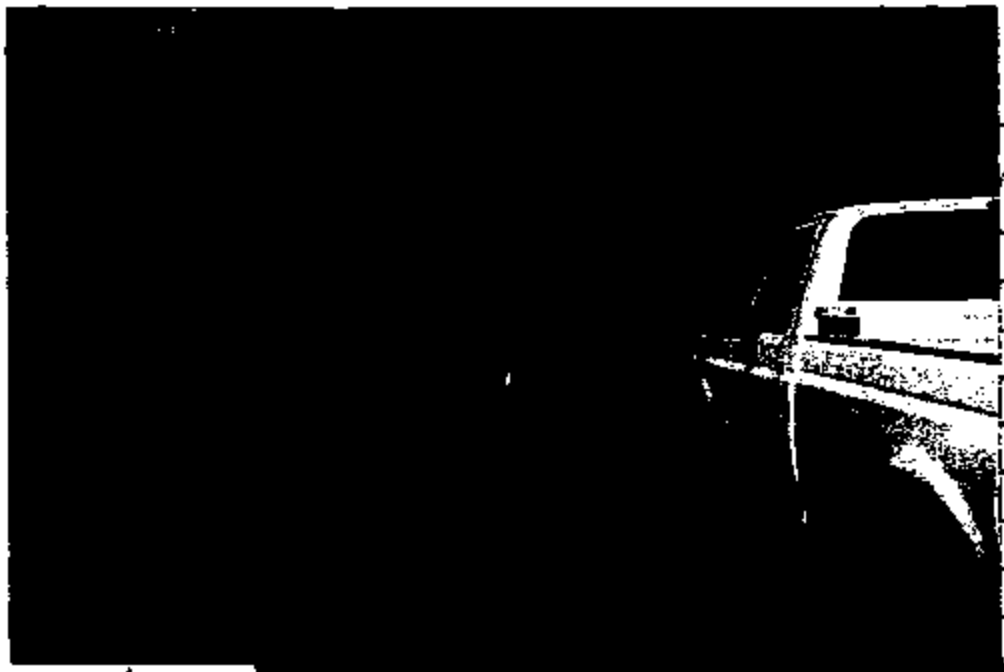
04/24/02 DATE

EM05-005-LC1-0615

CLAIM PHOTOGRAPH RECORD

Claim No. [redacted]

Insured



3

TAKEN _____ DATE

? _____ Yes _____ No

OVERHEAD DOOR
USE 1/4 AREA
OF HEAT DAMAGE
WOOD SIDING
SIDING

PHOTO # 4 TAKEN

Negative available?

DESCRIPTION

OVERHEAD
DOOR JAMB
& CASING,
BLISTERED
PAINT FINISH

COMMENTS:

SUBMITTED BY: R Holg

04/24/02
DATE

ER05-005-LC1-0517

CLAIM PHOTOGRAPH RECORD

Claim No [redacted]

Insured [redacted]

[redacted]

5

TAKEN ____________
DATE

? ______ Yes ______ No

HEAT DAMAGE TO WEAR? CORNICE TRIM

PHOTO # 6 TAKEN [redacted]

Negative available?

DESCRIPTION

HEAT DAMAGE TO OVERHEAD DOOR CASING

COMMENTS:

SUBMITTED BY: R. Holt   04/24/02
DATE

CLAIM PHOTOGRAPH RECORD

Claim No. [redacted]

Insured [redacted]

7

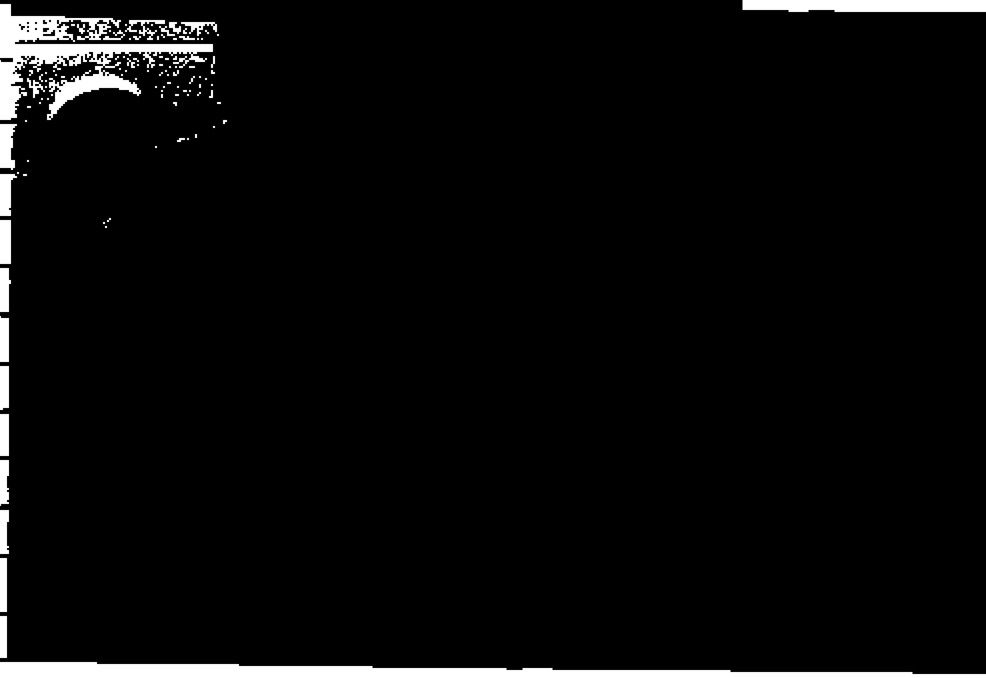
TAKEN ____ DATE

Yes ____ No ____

ASPHALT DRIVEWAY FIRE & HEAT DAMAGE

PHOTO # 8 TAKEN

Negative available?



DESCRIPTION

ASPHALT DRIVEWAY OVERVIEW

COMMENTS:

SUBMITTED BY: [signature] 04/24/02

DATE

ER05-005-LC1-0518

CLAIM PHOTOGRAPH RECORD

Claim No. [redacted]

Insured [redacted]

9 TAKEN ______ DATE

? ______ Yes ______ No

ASPHALT DRIVEWAY FIRE DAMAGE

PHOTO # 10 TAKEN

Negative available?

DESCRIPTION

FAMILY ROOM CEILING SOOT STAINING

AFTER CLEANING PROCESS

COMMENTS:

SUBMITTED BY: [signature] NAME 04/24/02 DATE

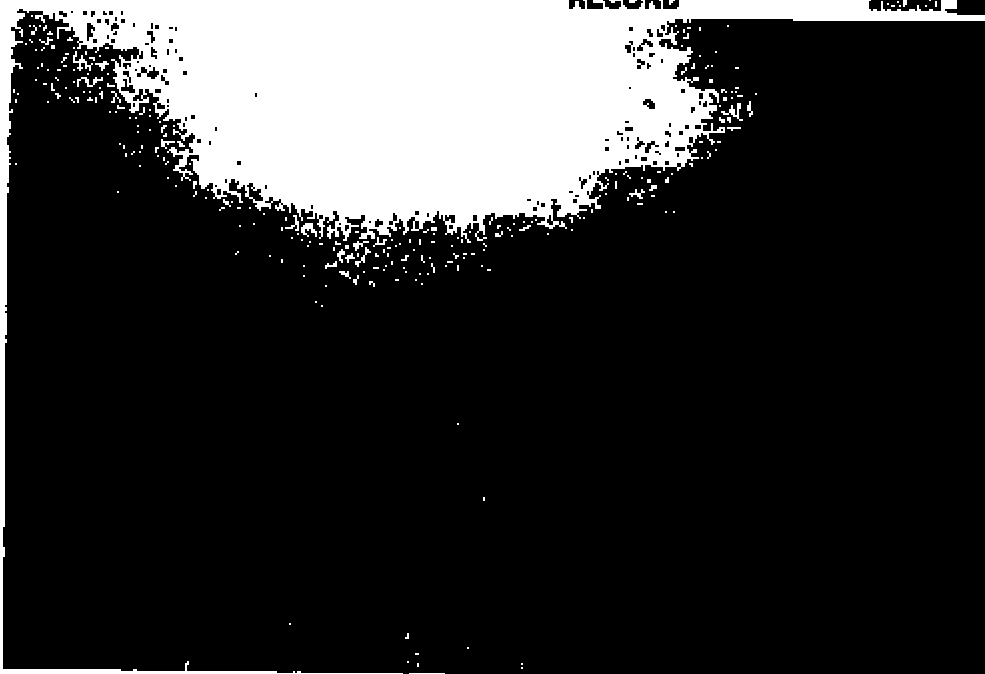
E006-009-LC1-0528

CLAIM PHOTOGRAPH

RECORD

Claim No. [redacted]

Insured [redacted]



11 TAKEN ______ DATE

? ____ Yes ____ No

FAMILY ROOM
SOOT STAINED
CEILING

OVERVIEW

PHOTO # 12 TAKEN

Negative available?

DESCRIPTION

Soot Staining
on ceiling
After cleaning
process

COMMENTS:

SUBMITTED BY: R. Holz (NAME) 04/24/02 (DATE)

E085-008-LC1-0821

SUBROGATION PARTNERS

A DIVISION OF UNIVERSAL RECOVERIES, INC.
INSURANCE SUBROGATION AND MANAGEMENT SERVICES
P.O. Box 657, Farmingville, NY 11738
Phone – 866-697-8276 Fax – 631-696-9768

September 15, 2003

Ms. Ann O'Neill
Ford Motor Company
P. O. Box 1904
Dearborn, MI 48121

Re:	Arrowhead General Insurance/Clarendon National Insurance Co. (Clarendon)
Clarendon Insured:	[redacted]
Date of Loss:	04/01/2
Clarendon Claim No:	[redacted]
Loss location:	75 Leuba Road Coventry RI
Damages:	$9,661.35 (inclusive of $500 deductible)
Vehicle:	1997 F-150 Ford Truck VIN 46684
Recall Number:	00S22-Fuel Line Inspection

Dear Ms O'Neill,

Please be advised that Subrogation Partners represents Clarendon with respect to the recovery of the above-referenced loss.

Clarendon has paid its insured damages arising out of this occurrence. Upon issuance of any payment to their insured or on their behalf, Clarendon receives the right of recovery for all monies expended on the loss, including any applicable deductible.

[redacted] pick up truck caught on fire while the truck was parked in the driveway. Enclosed for your review is a copy of police report detailing the incident.

Kindly contact me to resolve any disputes, and submit this letter to the liability carrier for further claim handling.

Thank you for your prompt attention and assistance in this matter.

Respectfully

Marina Cheung
Subrogation Partners
866-697-8276 x 1174
mcheung@subropartners.com

Enclosure

EMS-066-LC1-0522

UNITED AUTOMOBILE INSURANCE COMPANY
P.O. BOX 600580 • NORTH MIAMI, FL 33160
305-940-7299 • 954-462-6803

SEPTEMBER 17, 2004

CONSUMER AFFAIRS SECTION

FORD MOTOR CO.
CONSUMER AFFAIRS
P.O. BOX 6248MD-3NE-B
DEARBORN, MI. 48126

4 SEP 21 P1:02

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
SEP 22 2004
OFFICE OF THE
GENERAL COUNSEL

Re: Our Insured: [redacted]
Claim No.: [redacted]
Policy No:
Date of Loss: 08/03/03
Your Claim/File No: UNKNOWN
Company Payment: $7,335.00 (includes salvage proceeds of $2,000.00)
Insured's Deductible: $1,000.00

Dear SIR/MADAM:

Our above insured's vehicle-1997 Ford F-150 XLT 2 Dr. Ext. Cab P/U was properly parked with engine turned off. Our insured was notified by a witness advising his vehicle was in flames. The Miami-Dade Fire Department was called and they finalized their investigation advising fire originated from the engine compartment. Our licensed appraiser states fire was caused by a wire short. As a result of this loss, we have paid our insured, and our insured has paid his/her deductible interest, in the amounts stated in the caption of this letter.

Our investigation establishes that there is a recall on this particular model for electrical problems. Therefore, under our right of subrogation, we request reimbursement for both the company payment and deductible amount shown above. We did not pay our insured for his out of pocket expense regarding rental. Therefore, we are not seeking reimbursement for loss of use. Enclosed are our supporting documents for your review.

We have diaried our files for (15) fifteen days. Your prompt attention to this matter will be appreciated.

Sincerely,

Jose Lopez
Subrogation Department
(305) 940-7299, ext. 2214
Enclosure: Supporting Documents

OC1/15 DAYS

E905-905-LC1-0535

FIRE / PROPERTY RECORD

FIRE RESCUE INCIDENT REPORT MIAMI-DADE COUNTY, FLORIDA

RECORD: 6 2 | UNIT REPORTING: 529 | SHIFT: C

DEPT: 30 | INCIDENT NUMBER: 5114757 | M M D D Y Y: 080303 | INCIDENT ADDRESS: 1220 SW 52 Ave

PROPERTY ADDRESS: 1220 SW 52 Ave | TIME REPORTED: 2108

OWNER NAME: LAST NAME / FIRST NAME / MIDDLE INITIAL: [redacted] | PROP SEQUENCE: 02

STRUCTURE TYPE	STORIES & HEIGHT	SQUARE FEET	OCCUPANT TOTAL	TYPE SIT FOUND	ACTION TAKEN
1	1 1	2	1	1 4	7 5

OCCUPANT NAME: [redacted] | SPECIFIC PROPERTY: 411 | MOBILE PROPERTY:

Same

APPARENT DAMAGE ON 1ST UNIT ARRIVAL FLAME	SMOKE	APPARENT DAMAGE WHEN FIRE OUT FLAME	SMOKE	COND OF FIRE ON ARRIVAL	FLAME TRAVEL FACTOR	METHOD EXTINGUISH	OBSTACLE TO CONTROL
5	5	5	6	7	9 9	5	8

DETECTOR TYPE	POWER SUPPLY	PERFORMANCE	SPRINKLER SYSTEM	HEADS OPERATED	COVERAGE
8	8	8	8	0	8

PD DEPT & CASE NUMBER: | TOWED TO: | TOWING COMPANY:

YEAR / MAKE: | MODEL: | TAG: | STATE: | VIN:

EQUIPMENT INVOLVED: 98 No equipt. | FORM MATERIAL IGNITED: 19 Stove Component | TYPE MATERIAL IGNITED: 23 Farm vehicle.

FORM HEAT IGNITION: 69 open Flame | IGNITION FACTOR: 93 Exposure | ESTIMATED $ LOSS STRUCTURE: 100

AREA OF ORIGIN: 83 vehicle/Engine | LEVEL ORIGIN FIRE: 31 | CONTENTS: 0

INVESTIGATED BY: | DATE:

HOSE LINES 1"	1 1/2"	1 3/4"	2"	2 1/2"	MASTER	GALLONS TO CONTROL	TOTAL USED	WATER SUPPLY TYPE
N	N	4	N	N	N	20	30	2

GROUND LADDERS (L/H): N | AERIAL LADDERS (T/H): N

FIRE RELATED CASUALTIES	FIRE DEPT PERSONNEL	SUPPORT PERSONNEL	OTHER PERSONS
INJURY	0	0	0
DEATH	0	0	0

PROP INVOLVED: 02

PERSONNEL OF UNIT REPORTING:
Capblanca FF
Vega FF
Hernandez FF
Fabal, C Capt. | DATE: 8-3-03

NARRATIVE: 5-29 Arrival to find auto fire next to the property in front of garage door. Property damage involve tar dripping off roof of Garage door molding. "Probable Exposure to vehicle.

[ ] ADDITIONAL NARRATIVE

White – Original   Yellow – MIS   Pink – Station

ERGS-005-LC1-8535

765390-001-005

OFFENSE-INCIDENT REPORT

MIAMI-DADE POLICE DEPARTMENT 4T5893B

SUN 08 03 2003 2218 2218 2225 2230

SUR 08-03-03 2100

#1 9 VEH. FIRE 7 0099

[redacted] [redacted] 04 1432

RESIDENCE

101

01 00 00 00 00 100

1 2 1 3 [redacted]

[redacted] MIAMI FL UK UK

OWNER OF VEH

[redacted] 2 1 0 00 00

1 2 1 2 3 [redacted] [redacted]

[redacted] MIAMI FL [redacted]

OWNER OF RES.

[redacted] 2 1 0 00 00

ON THE ABOVE DATE + TIME LISTED VEH WAS PARKED IN DRIVEWAY + CAUGHT FIRE BY UNK MEANS. FIRE CAUSED MINOR DAMAGE TO THE OVERHANG OF RESIDENCE. ENGINE #9 RESPONDED, PUT OUT FIRE, + REQUESTED VEH BE PRESERVED (TOWED) PENDING ARSON INVESTIGATION.

M. BAKER 3953-B7 H-110A 30

MIAMI-DADE POLICE DEPARTMENT

415293 B

08 03 2003 | VEH FIRE | NONE

Z 1 | 7 | 9 | 9 | 2 | 1997 | FORD | F-150 | TRUCK

[redacted] | FL | 03 | 16374954 | REG.

1FTEX17L9VN[redacted]

SILVER | BURNED

EXCALIBUR | 7494 SW 142 [redacted]

00

Z 1 | 7 | 9 | 9 | R | VEH ENGINE

8,000.00

Z 1 | 7 | 9 | 9 | X | OVERHANG DAMAGE

800.00

TOTAL DAMAGE $ 8800.00

M. BAKER | 3953 - 81 | H-1102 | 8-3-03

2 of 2

ERG5-000-LC1-0538

MIAMI-DADE POLICE DEPARTMENT | VEHICLE STORAGE RECEIPT | MIAMI-DADE COUNTY, FLORIDA

OTHER DEPT. CASE NO.

CASE NO. 415093-B

YR.	MAKE	MODEL	COLOR	BODY TYPE	TAG NO.	YR.	STATE	DECAL NO.	YR.
1997	FORD	F-150	BLU.	TK	[redacted]	03	FL	1637495Y	03

LOCATION VEHICLE TOWED FROM: [redacted]

VEHICLE IDENTIFICATION NUMBER: 1FTEX1719VN[redacted]

DATE AND TIME TOWED: 8-3-03

REASON: VEH FIRE INVESTIGATION

OPERATOR: NONE (NAME / ADDRESS / PHONE)

INCARCERATED: ☐ YES ☐ NO

HOLD FOR: (INDIVIDUAL AUTHORIZING HOLD) ARSON INVEST.

INDIVIDUAL REQUESTING PROCESS: ENGINE 69 FIRE ARSON INVESTIG.

DATE AND TIME CONTACTED:

REASON FOR HOLD: POSSIBLE ARSON

VEHICLE TO BE PROCESSED BY: (BUREAU/SECTION/UNIT)

JOINT PROPERTY INVENTORY TAKEN BY OFFICERS AND TOW DRIVER (CHECK APPROPRIATE ITEMS)

RADIO	☑ SPARE TIRE	☑ FOG LIGHTS	☐ AIR CONDITIONER	☑	KEY IN IGNITION	YES	NO
TAPE DECK	☐ HUB CAPS	☐ MAG WHEELS	☐	☐	TRUNK LOCKED	YES	NO
[illegible]	☑	☐ HEATER	☑	☐	REGISTRATION PAPERS	YES	NO

MISCELLANEOUS PROPERTY IN VEHICLE (TOOLS, CLOTHES, ETC.)

MESSAGE CENTER INFORMATION

OPERATOR: BARNES

TIME: 1424

NCIC RESULTS: NGC

FCIC RESULTS: NGC

PROPERTY RECEIPT YES NO (CIRCLE)

ENTER NUMBER OF ITEMS VISIBLY DAMAGED AND/OR MISSING

STANDARD PARTS:	MISSING	DAMAGED		MISSING	DAMAGED		MISSING	DAMAGED
WHEELS			TRANSMISSION		✓	ENGINE		✓
HEATER			HOOD		✓	REAR END		
LIGHTS		✓	DOOR(S)			WINDOW(S)		
GENERATOR		✓	SEAT(S)			FENDER(S)		
BATTERY		✓	TIRE(S)			OTHER		

BURNED

SIGNATURE OF OWNER AND/OR DRIVER IF RELEASED AT SCENE

WE, THE UNDERSIGNED OFFICER(S) AND TOW TRUCK DRIVER, HEREBY CERTIFY THAT THE ABOVE LISTED JOINT PROPERTY INVENTORY IS CORRECT TO THE BEST OF OUR KNOWLEDGE.

TOW TRUCK DRIVER

M. DAKER (SURRENDERING OFFICER)

BADGE NO.(S) 13953 DEPT 30 DISTRICT H

TIME DATE RELEASED TO (ENTER NAME)

DRIVER LICENSE NO.

GENERAL INSTRUCTIONS TO GARAGES AND VEHICLE OWNERS

1. Vehicles without HOLD ORDERS become the responsibility of the garage at time of tow-in and may be released without Miami-Dade Police Department authorization.
2. Vehicles with HOLD ORDERS must have written authorization from the Miami-Dade Police Department. Release may be authorized by:

(INVESTIGATING UNIT) Telephone

3. Documents required for release are:
   a. Valid Driver's License and
   b. Vehicle Title or
   c. Current Registration or
   d. Other proof of right to possession.
4. Release will be facilitated by presentation of this Vehicle Storage Receipt.

BOAT INFORMATION

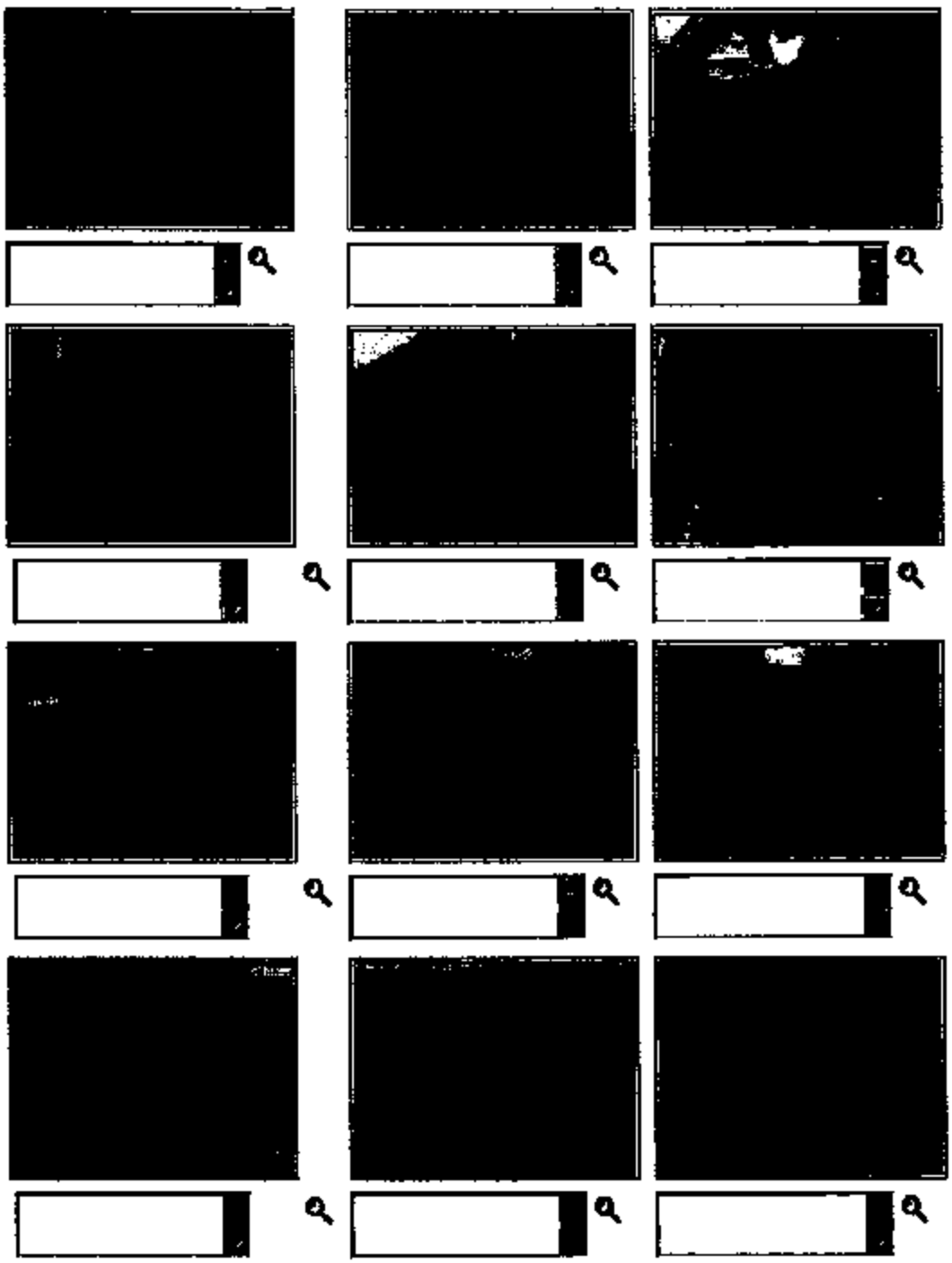
YEAR	MAKE	REGISTRATION NO.	SIZE

SERIAL NO. | COLOR

[illegible] THE VEHICLE STORAGE RECEIPT

RECORDS BUREAU COPY

ERES-005-LC1-0538



[redacted] 9/17/04

UNRELATED DAMAGE

UNRELATED DAMAGE

[redacted] 9/17/04

E085-005-LC1-0541

FORT WORTH FIRE DEPARTMENT INVESTIGATIVE REPORT

F.D.856
04-01-93

INCIDENT NO.	EXP. NO.	MONTH	DAY	YEAR	DAY OF THE WEEK	ALARM TIME	DISTRICT
47640		09	10	00	SUNDAY	0025	6

CORRECT ADDRESS	NO.	DIR.	NAME	TYPE	ZIP CODE	BOX NO.
	3713		[redacted]	Dr	[redacted]	3123

OCCUPANT NAME: LAST	FIRST	MI	TELEPHONE	ROOM OR APT.
Vehicle				

OWNER NAME: LAST	FIRST	MI	NO.	DIR.	NAME	TYPE
[redacted]						

CITY	ST.	ZIP CODE	TELEPHONE
Fort Worth			232-1506

	STRUCTURE VALUE	CONTENTS VALUE	STRUCTURE LOSS	CONTENTS LOSS
ESTIMATED OR ACTUAL			8,500	
INSURED				

INSURANCE COMPANY NAME	AGENT
State Farm	Mike Davis

TYPE OF SITUATION FOUND		TYPE OF ACTION TAKEN	
Vehicle fire	13	Investigate	03

IF MOBILE PROPERTY:	MAKE	MODEL	SERIAL NO.	LICENSE NO. (IF ANY)
	1995 Ford	PU	1FTEX15NXSK[redacted]	Tx PGJ 632

IF EQUIPMENT INVOLVED IN IGNITION:	MAKE	MODEL	SERIAL NO.	VOLTAGE (IF ANY)

COMPLEX		DOING BUSINESS AS	
Vehicle Storage	88		

FIXED PROPERTY USE		MOBILE PROPERTY TYPE	
Garage	881	Automobile	11

STRUCTURE TYPE	CONSTRUCTION TYPE	CONSTRUCTION METHOD

EXTENT OF FLAME DAMAGE	EXTENT OF SMOKE DAMAGE	EXTENT OF WATER DAMAGE	EXTENT OF FIRE CONTROL DAMAGE

LEVEL OF ORIGIN		AREA OF ORIGIN		TERMINATION STAGE	
Grade	301	Engine Area	83	Flame	03

EQUIPMENT INVOLVED IN IGNITION		FORM OF HEAT IGNITION	
Undetermined	00	Electrical	20

TYPE OF MATERIAL IGNITED		FORM OF MATERIAL IGNITED		IGNITION FACTOR	
Undetermined	00	Undetermined	00	Electrical Failure	55

DETECTOR PERFORMANCE	INJURIES	FATALITIES	MULTIPLE ALARM

OFFICER IN CHARGE (NAME, POSITION, ASSIGNMENT)	MEMBER MAKING REPORT (IF DIFFERENT)	
Parker, Battalion 6 Chief	T.L. Crow	5706

REMARKS:

This incident was a vehicle fire that was investigated at the above stated address. The area of the fire was in the engine compartment on the left side of said vehicle. The fire's point of origin is undetermined at this time. Evidence indicates that an electrical failure occurred causing fire to spread throughout the compartment into the passenger area. In addition, the exterior was heavily damaged. This officer notes that another vehicle was also located inside the garage at the time of this accidental fire.

TARRANT WEST
SEP 29 2000
FIRE CLAIMS

B 741-090

ERS-005-LC1-0542

FORT WORTH FIRE DEPARTMENT INVESTIGATIVE REPORT

F.D. 856
04-01-93

INCIDENT NO.	EXP. NO.	MONTH	DAY	YEAR	DAY OF THE WEEK	ALARM TIME	DISTRICT
47640	01	09	10	00	SUNDAY	0025	6

CORRECT ADDRESS	NO.	DIR.	NAME	TYPE	ZIP CODE	BOX NO.
	3713		Periwinkle	Dr	[redacted]	3123

OCCUPANT NAME: LAST	FIRST	MI.	TELEPHONE	ROOM OR APT.
Vehicle				

OWNER NAME: LAST	FIRST	MI.	NO.	DIR.	NAME	TYPE
[redacted]						

CITY	ST.	ZIP CODE	TELEPHONE
Fort Worth	Tx		[redacted]

	STRUCTURE VALUE	CONTENTS VALUE	STRUCTURE LOSS	CONTENTS LOSS
ESTIMATED OR ACTUAL			18,000	
INSURED				

INSURANCE COMPANY NAME	AGENT
State Farm	Mike Davis

TYPE OF SITUATION FOUND		TYPE OF ACTION TAKEN	
Vehicle fire	13	Investigate	03

IF MOBILE PROPERTY:	MAKE	MODEL	SERIAL NO.	LICENSE NO. (IF ANY)
	1998 Mazda	4-Dr	1YVGFZZCZV[redacted]	[redacted]

IF EQUIPMENT INVOLVED IN IGNITION:	MAKE	MODEL	SERIAL NO.	VOLTAGE (IF ANY)

COMPLEX		DOING BUSINESS AS	
Vehicle Storage	88		

FIXED PROPERTY USE		MOBILE PROPERTY TYPE	
Garage	881	Automobile	11

STRUCTURE TYPE	CONSTRUCTION TYPE	CONSTRUCTION METHOD

EXTENT OF FLAME DAMAGE	EXTENT OF SMOKE DAMAGE	EXTENT OF WATER DAMAGE	EXTENT OF FIRE CONTROL DAMAGE

LEVEL OF ORIGIN		AREA OF ORIGIN		TERMINATION STAGE	
Grade	301	Exterior Surface	86	Flame	03

EQUIPMENT INVOLVED IN IGNITION		FORM OF HEAT IGNITION	
None	98	Heat from direct flame	81

TYPE OF MATERIAL IGNITED		FORM OF MATERIAL IGNITED		IGNITION FACTOR	
Multiple	97	Multiple	97	Exposure fire	65

DETECTOR PERFORMANCE	INJURIES	FATALITIES	MULTIPLE ALARM

OFFICER IN CHARGE (NAME, POSITION, ASSIGNMENT)	MEMBER MAKING REPORT (IF DIFFERENT)	
Parker, Battalion 6 Chief	T.L. Crow	5706

REMARKS:

This incident was an exposure fire involving the above stated vehicle at the address stated above. The area of the fire involved the entire vehicle. Evidence indicates that fire spread from the original car fire throughout the garage over to this vehicle, causing heavy fire, heat, and smoke damage to both the interior and exterior, resulting in a total loss.

Photo No. 1

Location/View: Left

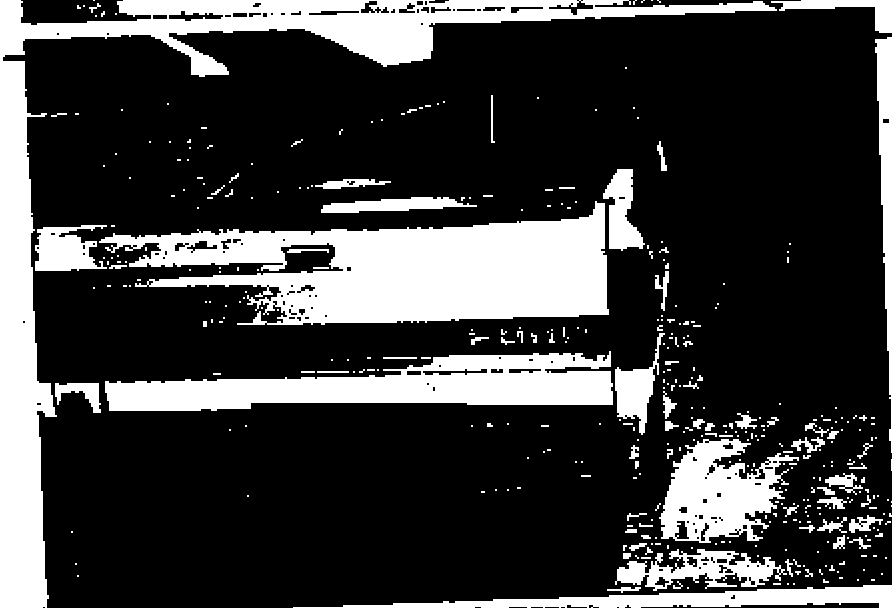


Photo No. 2

Location/View: Truck that fire started in — next to driveway

Photo No. 3

Location/View: Car that was parked next to truck

Date/Time: 9/11/00

By:

[illegible]

EA05-005-LC1-0544

Photo No. 4

Location/View

Bike, misc burned

Photo No. 5

Location/View

Bed headboard &

footboard &

golf clubs burned

Photo No. 6

Location/View Entryway

door detail

Date/Time 9/11/0

By

[illegible]

ERMS-005-LC1-0545

Photo No. 7

Location/View Garage contents burned

Photo No. 8

Location/View Mowers burned

Photo No. 9

Location/View Garage Contents burned

Date/Time 9/14/00

By [redacted]

ERB-005-LC1-0548

Photo No. 10

Location/View

Living ceiling burned up

Photo No. 11

Location/View Front soffit burned

Photo No. 12

Location/View

Front soffit & fascia smoked & burned

Date/Time 9/11/00

By:

[illegible]

ERBS-005-LC1-0547

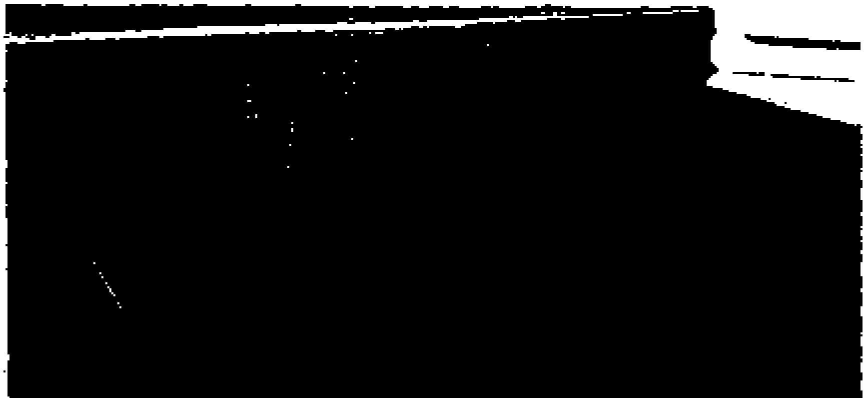


Photo No. 13

Location/View: Rainbow(?) soffit smoked

Photo No. 14

Location/View: Left side - damage to soffit

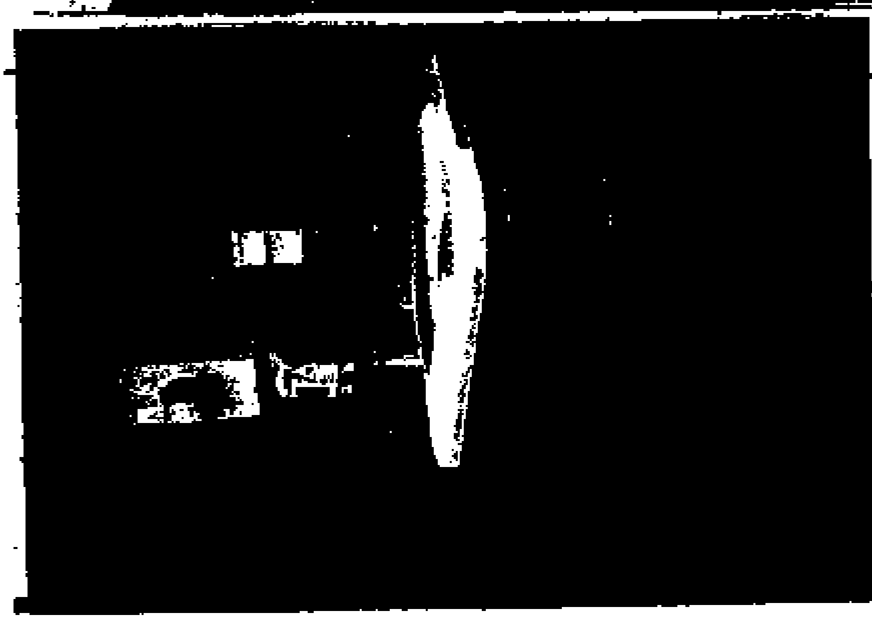


Photo No. 15

Location/View: A/C dirty outside gray as well as electrical

Date/Time: 9/11/00

By:

[illegible]

Photo No. 16

Location/View

Back side smoked

Photo No. 17

Location/View

Front slope took melted

Photo No. 18

Location/View

Front right side melted & sunk

Date/Time 9/11/00

By

BRAD [redacted]

EA05-085-LC1-8548

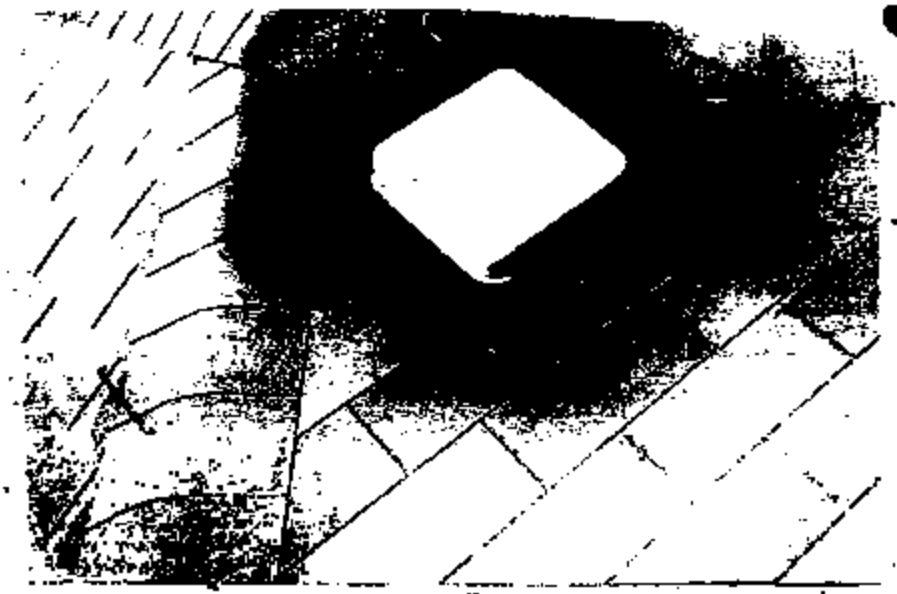


Photo No. 19

Location/View Rt slope at vent bored

Photo No. 20

Location/View Back slope - vents bored + shafts

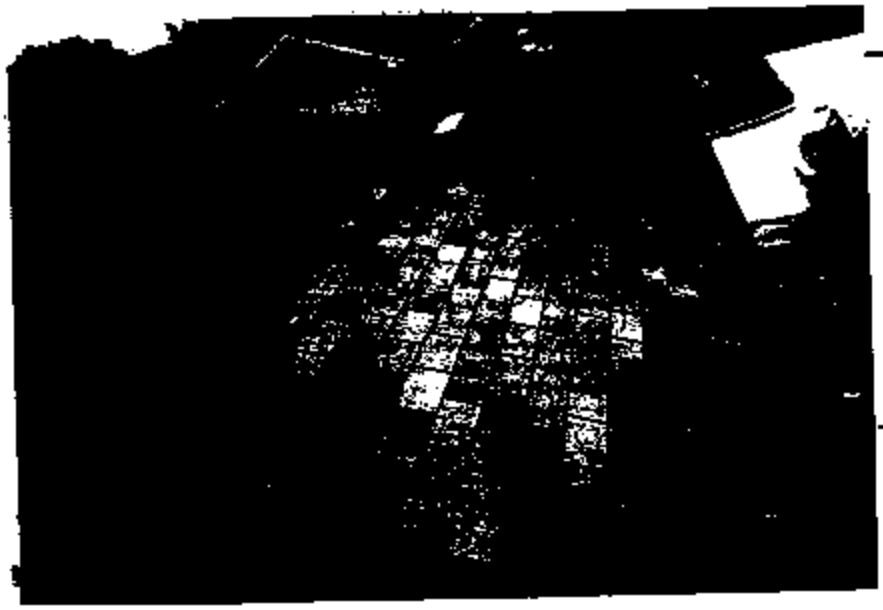


Photo No. 21

Location/View Left slope over manhole to walk

Date/Time 9/11/00

By [redacted]

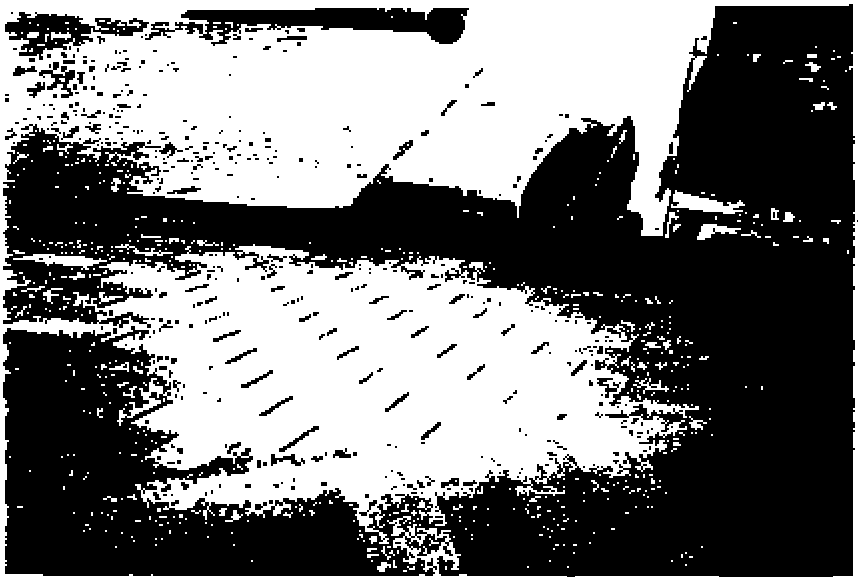


Photo No. 22

Location/View Front of garage area
Garage
Ceiling bay

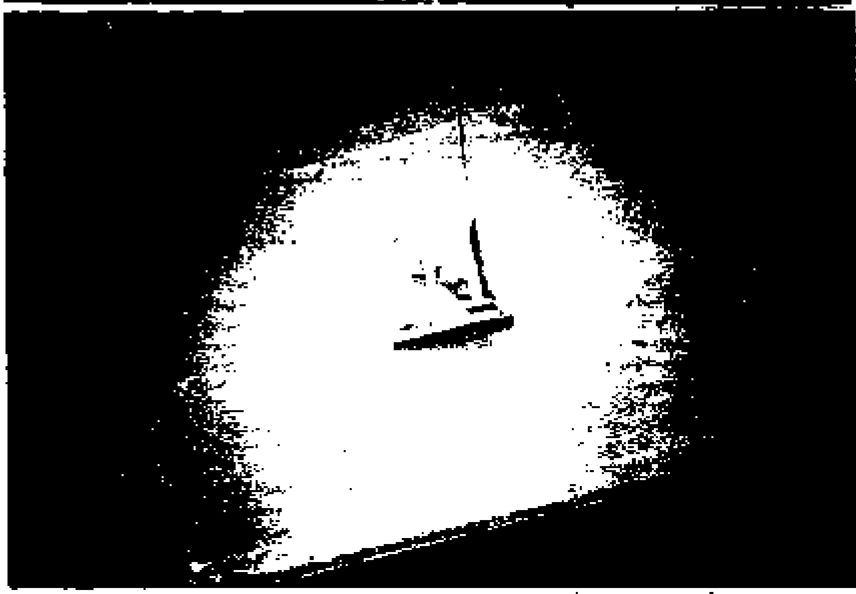


Photo No. 23

Location/View Front porch
ceiling smoked.

Photo No. 24

Location/View Garage toward
door area -
emergency boarding

Date/Time 9/11/00

By

[illegible]

ER05-805-LC1-0081

Photo No. 25

Location/View

Garage back
left - bot
with Hts & elect.

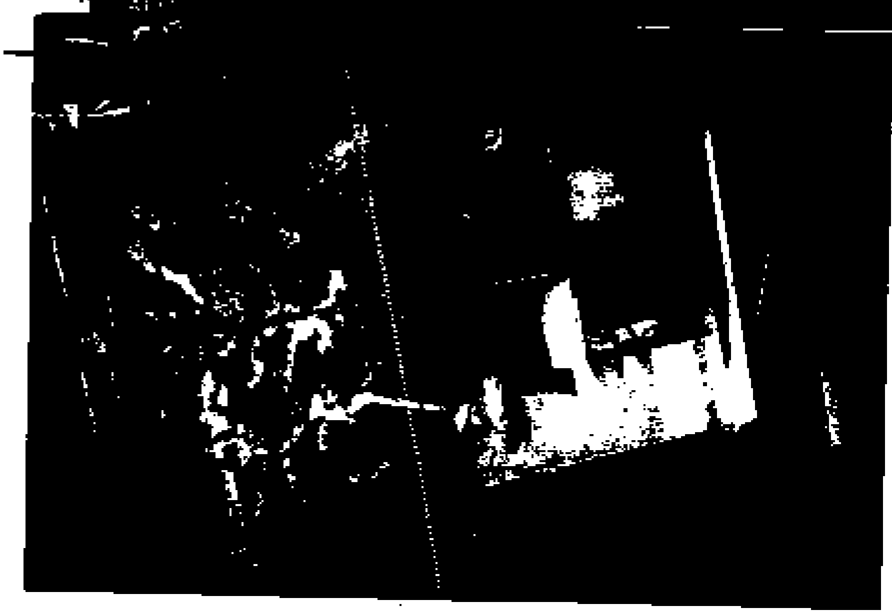


Photo No. 26

Location/View

Garage Back
right Central
air unit &
storage

Photo No. 27

Location/View

Garage - hot water
heater

Date/Time 9/11/00

By

[illegible]

ER05-005-LC1-0552

Photo No. 28

Location/View Wiring above fuse

Photo No. 29

Location/View door open

Photo No. 30

Location/View A/C line in etc

Date/Time 9/11/00

By [redacted]

E005-005-LC1-0553

Photo No. 31

Location/View: lifter & delivery brand

Photo No. 32

Location/View: Central air unit

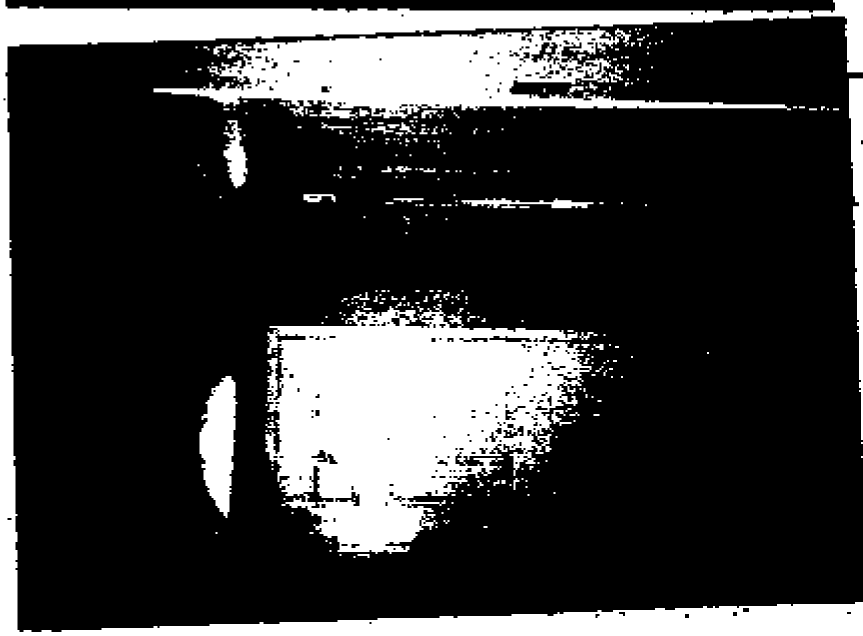


Photo No. 33

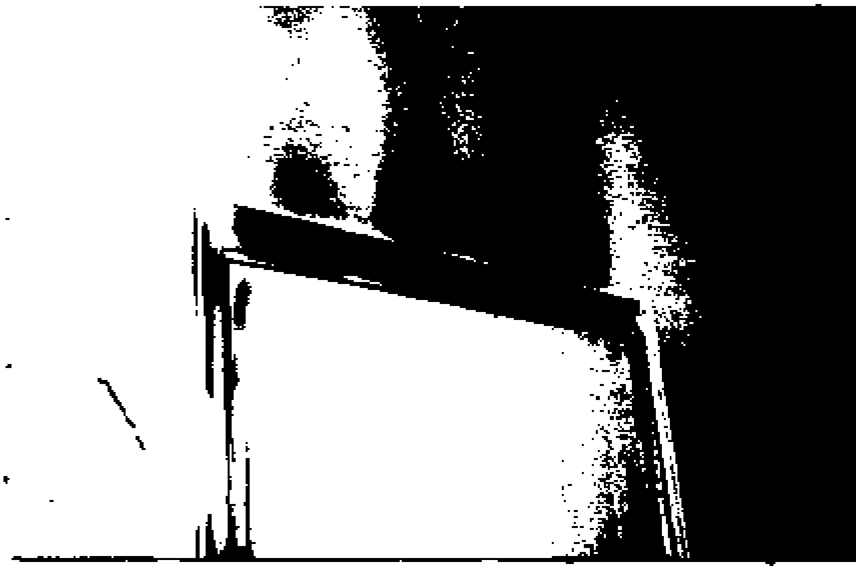
Location/View: Front door & entry area

Date/Time: 9/11/01

By:

[redacted]

EA05-005-LC1-0054



Location/View: greasy dirt into entry.

Photo No. 95

Location/View: Entry hall carpet soot dirty

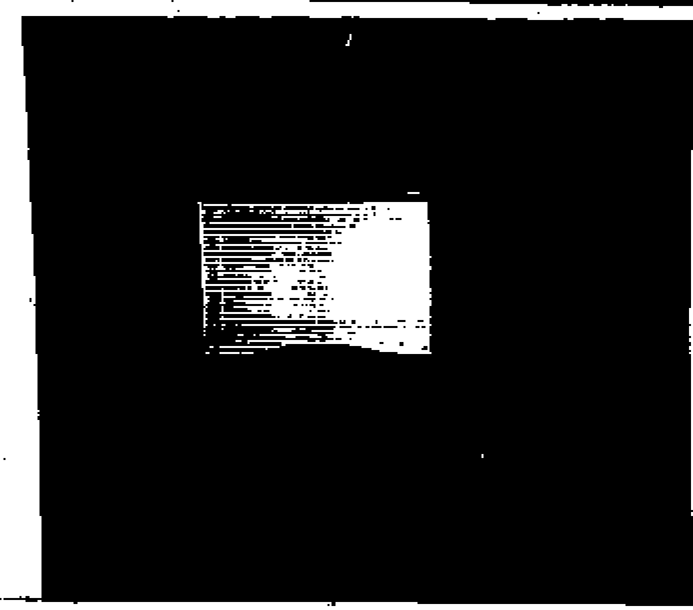


Photo No. 96

Location/View: Liv Rm overview from entry

Date/Time: 9/11/00

By: [illegible]

Photo No. 37

Location/View Liv Rm + Kitchen, Din Area overview

Photo No. 38

Location/View Kitch area overview

Photo No. 39

Location/View Dining area overview

Date/Time 9/11/00

By:

[illegible]

Photo No. 40

Location/View Living room view from Kitchen

Photo No. 41

Location/View Utility room east

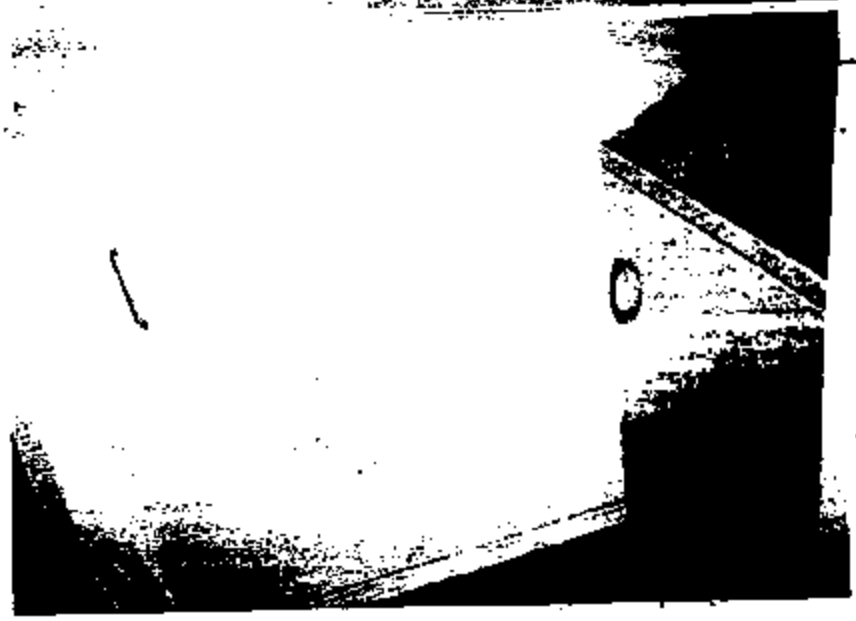


Photo No. 42

Location/View Utility room Overview

Date/Time 9/11/00

By [redacted]

ER65-065-LC1-0557

Photo No. 43

Location/View Master Bedroom door

Photo No. 44

Location/View Master closet door

Photo No. 45

Location/View Dresser area to Master Bath entrance

Date/Time 9/11/00

By [redacted]

Photo No. 46

Location/View: Mstr Bth vent dry

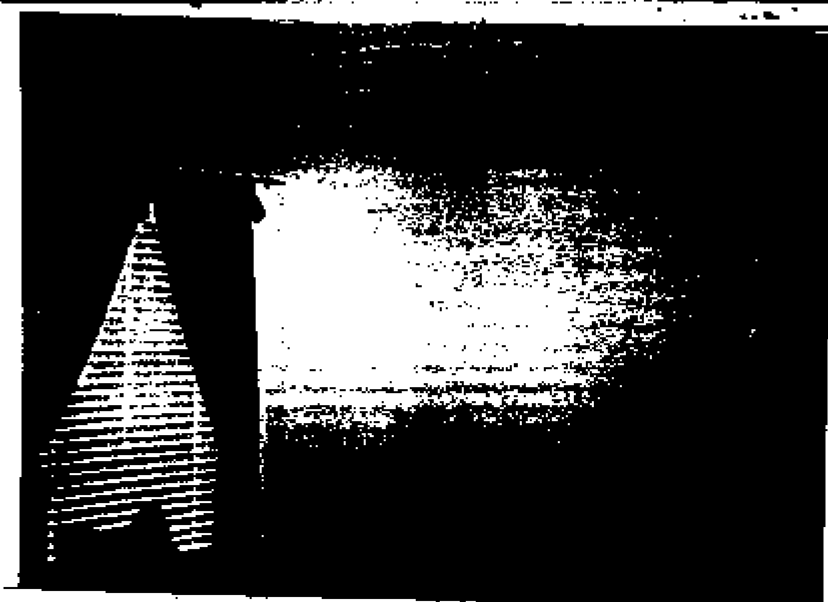


Photo No. 47

Location/View: Guest Bdrm overview

Photo No. 48

Location/View: Study overview

Date/Time: 9/1/00

By: [illegible]

B005-005-LC1-0550

Photo No. 47

Location/View

[illegible]

[illegible]

Photo No.

Location/View

Photo No.

Location/View

Date/Time 4/11/00

By

[illegible]

[illegible] paper

[illegible]

INVESTIGATIVE CONSULTANTS, INC.

CAUSE & ORIGIN REPORT

[redacted]

ICI FILE # 200-09-330
CLAIM #: [redacted]

PREPARED FOR:

STATE FARM INSURANCE COMPANY
REQUESTOR: BRAD GRIFFITH

PREPARED BY:

DAVID J. BRISTOW
FIRE INVESTIGATOR

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

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INVESTIGATIVE CONSULTANTS, INC.
2205 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922

NAME: [redacted]
CLAIM #: [redacted]
ICI #: 200-09-330
DATE OF LOSS: 9/10/00

TYPE OF INVESTIGATION:
CAUSE & ORIGIN
ACCOUNT #: 292
REPORT DATED: 10/5/00

LOSS LOCATION:
[redacted]
FORT WORTH, TEXAS [redacted]

REQUESTOR: BRAD GRIFFITH
PHONE #: (817) 735-3738

REQUEST: The investigation was authorized on 9/11/00, by Mr. Brad Griffith, 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 9/10/00, located a[redacted] Fort Worth, Texas.

ENCLOSURES:

1. Recall information from the National Highway Traffic Safety Administration.

2. Copies of Forth Worth Fire Dept. Investigation Reports

3. Photograph Documentation

PERSONS CONTACTED:

1. Christopher Miller - Insured

INSURED PROPERTY: The insured property consisted of the building and contents of a single story family residence. The building was of ordinary wood construction, covered with brick veneer siding and was resting on a concrete slab foundation.

The building was supplied with electrical power at the time the fire occurred. Climate control to the residence was provided by electrically operated central heating and air conditioning units. The structure appeared to be in good condition at the time of the fire. The structure was located in a residential neighborhood of similar type value structures and was protected by the Fort Worth Fire Department.

Also located within the residence were two vehicles, one being a 1995 Ford F150 pickup truck and the other was a 1998 Mazda 626. The Ford pickup reportedly was in the area where the first fire was discovered and it was considered to be the area of origin.

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FIRE SCENE EXAMINATION: The fire scene examination commenced on 9/13/00 at approximately 10:00 a.m. Photographs of the residence and the vehicles were made, however, a field diagram was not prepared, at the direction of the State Farm representative. Present throughout the majority of my investigation was the insureds, [redacted]

Although the fire scene had been altered by the fire department, as well as other personnel during their salvage and overhaul operations, I did not consider their actions to be adverse relative to my cause and origin determination. Near all of the contents, as well as the vehicles, had been removed from the garage area where the fire had initiated prior to my investigation.

The property surrounding the structure was examined, finding no evidence of fire damage beyond the immediate perimeter of the structure. During the exterior examination no evidence was discovered to indicate any type of low order explosion or abnormal pressure buildups had occurred prior to or during the fire.

An exterior examination of the residence was conducted in an effort to identify all areas of fire involvement within the confines of the building, possible points of forced entry to the structure, as well as fire ventilation patterns through the exterior walls and/or roof. During this preliminary exterior examination heat and soot patterns were noted extending from the soffit area above the garage door. The majority of heat and smoke was confined to the southwest portion of the garage area. It should be noted that the metal doors and its associated framing components around the doors had been removed prior to the fire scene examination. The doors within the garage area were examined, finding the greatest amount of heat stressing was within the area where the 1995 Ford pickup was parked. During the remainder of the exterior examination no other areas of major fire involvement was noted.

An inspection of the interior living quarters revealed only minor heat and soot damage in the hallway leading into the den area. As shown in photographs #5 and #6, in the areas within the den, kitchen and dining areas, soot accumulations were noted along the upper portions of the ceiling. However, there was no evidence of direct flame impingement into this region. As shown in photograph #7, the entryway into the garage from the hallway of the den revealed some soot staining on the sheet rock partition wall directly above the door. The interior side of the garage door was also heavily charred. The burn patterns and combustion effects noted during the interior examination of the structure revealed that the fire was confined within the southwest portion of the structure which consists of the garage area.

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An examination of the garage area revealed the majority of the contents had been removed with the exception of some wooden products and some charred cardboard boxes. There were other small items of contents within the garage, however, this was not inventoried.

An examination of the burn patterns within the garage area revealed heavy soot accumulations and some heat deterioration on the ceiling sheetrock. Within areas in the west portion of the garage the sheetrock had either collapsed or had been pulled down by the fire department during their fire suppression activities. Heavy soot accumulations were noted extending to the mid point of the unfinished sheetrock wall and it appeared that the greatest amount of heat deterioration was within the northwest portion of the wall partition (refer to photograph #9).

The burn patterns indicated that the fire had originated within the west portion of the garage where the 1995 Ford pickup was located. However, as the fire had extended from the vehicle, flames had entered into the attic cavity through the pull down staircase, as shown in photograph C#10. As flames entered into the attic cavity region, portions of the ceiling joists, roof trusses and other wooden framing members in the area of the pull down staircase. An examination of the visible branch circuit wiring within this area revealed some of the insulation was melted, however, there was no evidence of electrical faults and there were no indications that the fire had originated within the attic cavity region. Burn patterns clearly indicated that fire had migrated from the Ford pickup into the attic cavity.

An examination of the garage for any possible ignition sources was conducted. The examination of the electrical circuitry within the garage was conducted, finding the structure's panel breaker box was located on the northwest exterior wall of the garage. An examination of the breakers revealed that they were all in the OFF position at the time of the fire scene examination. It was apparent that a person or perhaps the fire department had turned the breakers to the OFF position. According to the insured, at the discovery of the fire, electrical power was still supplied to the structure and there was no interruption of power until later in the progression of this incident.

According to the insured, he had a small battery charger plugged into a power strip which had received its power from a duplex receptacle located on the north wall of the garage. A portion of the power strip had received some fire damage which had melted the insulation of the power strip. An examination of the remains of the power strip revealed no evidence of electrical faulting and no indications that the fire had initiated at or near where the power strip was located. According to the insured, a battery charger was plugged into the power strip and was later found in the debris on the exterior of the residence. An examination of the remains of the battery charger, as

shown in photographs #26 and #27, revealed that it was slightly melted, however, there was no indications of any internal heating of the batteries or the electrical components. The power cord to the batteries was fire damaged but no electrical faults were noted on the battery. It should be noted that after the discovery of the fire, the insured was standing near the area where the battery charger was plugged in and there was no evidence of visible fire.

The duplex receptacle where the power strip was plugged into was examined, finding it to be externally damaged, however, there were no indications of electrical faulting of the wiring to the receptacle. A visual examination of the receptacle revealed that it was in relatively good condition and no arcing in the internal components of the receptacle was noted. As shown in photograph #19, the two components (the power cord to the receptacle and the remains of the stab blades for the battery charger) was examined, finding no evidence of internal heating or electrical arcing.

During the course of the examination other electrical components in the garage were examined such as the electrical door opener. As shown in photograph #20, the electrical door opener had suffered some exterior heat damage, however, there was no evidence of electrical faulting that could be attributed to initiating the fire. It is significant to note that at the discovery of the fire, the insured was able to activate the garage door opener and it opened properly.

The central heating and air conditioning unit, which is located in the northeast portion of the garage, was surface damaged, but there was no indication of internal faulting of the wiring within the central heating and air conditioning unit. Also noted during the interview with the insured, the central heating and air conditioning unit was operating properly after the discovery of the fire. He did state that as he heard the unit come on, shortly after he began to smell smoke emitting from the vents within the structure.

The water heater, which is electrically operated, is located in the northwest portion of the garage, was examined, finding the painted surfaces of the water heater was fire damaged, however, there were no indications that the fire had originated within the water heater itself. The power cords to the water heater, as shown in photograph #22, was fire damaged and the insulation was partially consumed in a small area near the connection of the water heater. An examination of the power cord for evidence of electrical faults was conducted and none were found. The damage to the water heater was a result of external flame impingement from the Ford pickup.

After examining the garage area and eliminating any other possible ignition sources, the debris that had been removed from the garage and had been placed on the southwest portion of the garage was examined. The debris consisted of metal storage cabinets and

an assortment of garden supplies and other contents. According to the insured, at the discovery of the fire the contents of the metal stand, as well as any appliances positioned on the stand, were not involved in the fire. Several extension cords and other electrical appliances were noted in the debris and were examined, finding none were energized at the time of the fire. Apparently, in the progression of the fire, the metal stand was heat stressed to the point that it collapsed and had fallen against the vehicle. During the examination of the contents no evidence of electrical faulting were noted in the electrical appliances and there were no indications that the fire had originated within the storage area in the northwest portion of the garage.

As previously stated, two vehicles were parked in the garage at the time the fire occurred. One being a 1995 Ford F150 pickup which was positioned in the west portion of the garage. The vehicle was bearing Texas license [redacted] and the VIN was 1FTEX15NXSK[redacted] The other vehicle being a 1998 Mazda 626 bearing Texas license [redacted] and the VIN was 1YVGFZZCZW[redacted] The burn patterns noted during the initial examination of the vehicles revealed the area of most fire damage had occurred within the 1995 Ford pickup. The burn patterns on the Mazda vehicle were external fire damage and was the result of flames extending from the Ford pickup.

An examination of the burn patterns within the Ford pickup revealed the majority of the painted surfaces in the forward portion of the vehicle was consumed. Flames had also extended to the roof line of the vehicle, consuming the paint and melting the plastic molding, as well as some of the chrome components. During the initial examination of the vehicle it was noted that the hood shell was missing and was discovered in the fire debris. The burn patterns indicated a greater amount of heat stressing on the left side of the hood. Flames had also extended along the right side of the vehicle, consuming a large portion of the paint along the area toward the bed of the vehicle. However, the burn patterns indicated that the damage was the result of flames extending from the engine compartment. The lights, lenses and chrome components of the vehicle were more heavily damaged in the front portion of the vehicle. The rear taillight assemblies, as shown in photograph #32, were in relatively good condition, with the exception of light soot accumulations.

The tires and wheels were examined, finding the two front tires were fire damaged and deflated. The two rear tires were still inflated and only minor fire damage was noted. the window glass was inspected, finding all of the glass was heat fractured and had collapsed from the frames.

An examination of the undercarriage of the vehicle revealed no major areas of heat stressing with the exception of the left front portion of the suspension. The main frame of the vehicle was in relatively good condition and no evidence that the fire had

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originated within the undercarriage of the vehicle. The damage noted in the left front area was a result of the combustion and collapse of the combustible materials in the engine compartment.

An examination of the passenger compartment revealed a large portion of the upholstery was fire damaged, along with heavy churring to the foam padding. The burn patterns within the upholstery of the vehicle indicated that flames had extended from the engine compartment into the passenger compartment. The greatest amount of fire damage was noted within the instrument panel area, where flames had extended through the fire wall and consumed a large portion of the plastic and vinyl components of the instrument panel. The right side of the instrument panel, as shown in photograph #39, was melted and collapsed within the floorboard area. An examination of the wiring harness within the instrument panel area was conducted, finding the conductors were fire damaged and some of the insulation was consumed. However, an examination of the conductors did not reveal any evidence of electrical fault conditions. The ignition system attached to the steering column area was also examined, finding it to be externally fire damaged, however, there were no indications that the fire had initiated around the ignition system (refer to photograph #40). While examining the instrument panel area the fuse box was examined, finding 3 fuses to be BLOWN. As depicted in photograph #41, a 25 amp, a 10 amp and a 15 amp fuse were BLOWN. The identification plate for the fuses was not identifiable, therefore, no determination could be made as to what these fuses protected.

An inspection of the other electrical components in the instrument panel area revealed the stereo system was externally fire damaged, however, there were no indications of an internal failure within the radio. The debris within the floorboard was also removed, finding no evidence of concentrated fire damage within the lower portions of the passenger compartment. The damage noted within the floorboard was a result of the molten burning plastic from the instrument panel collapsing to the floor area.

An examination of the engine compartment revealed heavy fire damage throughout which had consumed near all of the belts, hoses and plastic reservoirs. The burn patterns indicated that the fire had originated within the left side of the engine compartment and flames had migrated across the upper portions of the engine. As a result of this flame extension, some melting to the light alloy metal products in the engine had occurred. Portions of the aluminum tubing for the air conditioning system was either fire damaged or totally melted. A large area of the radiator and air conditioning condensing coils was also melted on the left side of the vehicle.

An examination of the engine compartment began with an inspection of the electrical circuitry, including the battery. The battery, as shown in photograph #45, was severely

fire damaged and the casing was melted to a point that it exposed some of the interior plates. The battery posts were also melted, which had allowed the battery cable clamps to be partially displaced from the battery. An inspection of the battery cables revealed most of the insulation was consumed, however, no faults were noted on either the positive or negative cables. A solenoid mounted to the right front fender well, which receives it's power directly from the battery, was examined, finding that the Bake-Lite casing was severely heat stressed, however, a major portion still remained attached to the solenoid. An examination of the conductors attached to the solenoid did not exhibit any evidence of electrical faulting or internal heating.

The alternator was examined, finding the casing to be externally fire damaged and the plastic portions of the connections to the alternator were melted. The debris was removed around the connections, finding no evidence of electrical faulting in the connections or within the windings of the alternator.

The wiring harness routed along the front portion of the engine compartment to the left side of the vehicle was noted to be void of insulation and some of the conductors were broken in two as a result of external heating. The conductors were separated as shown in photograph #50, finding no evidence of internal heating in this particular section of wiring. The remainder of the wiring harness in the left side of the engine compartment was examined, finding most to be void of insulation and was annealed and some of the conductors had broken in two. It appeared that the greatest amount of heat stressing to the wiring harness was in the left side.

The power distribution center, which is also positioned in this area, was severely fire damaged and had consumed most of the fuses and the plastic covers for relays in the power distribution center. The wiring to and exiting from the power distribution center was examined, finding the conductors were void of insulation and were heat stressed. During the separation and examination of the main wiring harness on the left side of the engine compartment, evidence of electrical fault conditions were noted in the mid section of the wiring bundle. As shown in photographs #56 and #57, the various conductors had electrically faulted and some had fused together. The fault conditions noted on the conductors corresponded with the burn patterns in the engine compartment and indicated that this was the area of the fire's origin. After the wiring harness was partially separated and the fault conditions were photographed, the faulted area of the wiring harness was covered and taped for preservation of the evidence. While examining other portions of the wiring harness in the left side of the engine compartment, some smaller gauge circuits routed from the left side of the engine compartment toward the engine was also found to be annealed and some of the stranded wire conductors were broken. As shown in photograph #54, some of these smaller gauge conductors did have some molten

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aluminum adhering to the conductors and the damage in melting to the conductors may be the result of eutectic melting.

During the course of the examination of the engine compartment the fuel system was examined, finding that the air filter system was totally consumed from the throttle body. A small portion of the throttle body had melted as a result of the fire. The rubber sections of the fuel lines, as well as some of the vacuum hoses, were also consumed in the fire. The fuel rail and injectors were examined, finding no evidence of fuel leaks or any indications that the fire had originated within the fuel train system.

After examining the vehicle, the burn patterns indicated that the fire had originated within the left side of the vehicle at or near where the electrical faults in the wiring harness was discovered.

The 1998 Mazda which was parked on the east side of the garage was also examined, finding a large portion of the painted surfaces on the left side of the vehicle were consumed. The window glass in the vehicle was also more heavily damaged on the left side and the burn patterns indicated that the flames had extended from the Ford pickup. This was also confirmed by the insured that the Mazda was not involved at the discovery of the fire.

The interior of the vehicle was examined, finding the damage was a result of external flame impingement from the vehicle. The upholstery and other components were fire damaged, however, most of this damage occurred as the headliner was ignited and then collapsed to the seating area. There were no indications during the examination of the Mazda to indicate that the fire had originated within this area.

During the investigation interviews were conducted with [redacted] the insured. [redacted] stated that he had parked the Ford pickup in the garage at approximately 10:30 p.m. prior to the fire. He stated that shortly after 12:00 midnight he began to smell smoke shortly after he had heard the air conditioning system activate. He stated that he went to the garage and as he entered the garage he noticed smoke emitting from the left side of the engine compartment of the 1995 Ford pickup. He stated that he activated the electric door opener of the garage to allow the smoke to emit from the garage. He stated that the fire department was summoned and during the course of discovery of the fire he tried to extinguish the fire by applying water within the vehicle. He stated that a neighbor across the street also came with a fire extinguisher and they tried to extinguish the fire by using the fire extinguisher, however, it was to no avail. He stated that he did not open the hood and eventually the smoke was so intense that they had to leave the garage area [redacted] stated that he was certain that the fire was only confined to the pickup due to the fact that he was able to get close enough to put water

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on the vehicle and use a fire extinguisher. He also stated that there was no other items within the garage area that was involved at the discovery of the fire. [redacted] stated that when he was made aware of the fire that the electricity in the residence was still operative. He and his wife were watching television at the time of the fire and noticed no problems. He also stated that the electrical circuitry within the garage also appeared to be operating properly during the initial stages of the fire. He did state that the garage door operated properly when he activated the switch.

During the interview with [redacted] I inquired as to any previous problems with the vehicle [redacted] stated that when last driving the vehicle he had noticed nothing unusual with the vehicle and everything appeared to be working properly. [redacted] stated that he had been out in the garage approximately an hour to 45 minutes prior to discovering the fire. He stated that at that time he had noticed nothing unusual in the vehicle. He stated that as far as maintenance on the vehicle, the last thing that he could remember was having the oil changed in July of 2000 and had brake work conducted in April, 2000. Other than these items [redacted] could not recall any other maintenance.

CONCLUSION: In conclusion it is my opinion that this fire originated within the southwest portion of the garage area, where the 1995 Ford pickup was parked. Furthermore, it is my opinion that the fire originated within the left side of the engine compartment of the Ford pickup. As noted in the report text, during the examination of the engine compartment, electrical fault conditions were noted in the wiring harness positioned in the left side of the engine compartment. As these electrical faults occurred, the wiring insulation and other combustible products in the engine compartment were ignited. Due to the fact that several circuits had electrically faulted, no specific circuit could be identified as the circuit that had initiated the fire. During the course of the examination no other ignition sources were discovered.

INVESTIGATION CONDUCTED BY:

David J. Bristow, CFEI
Fire Investigator

DJB/la

PHOTO #1: Shows an exterior view of the front of the structure. Note that the structure is facing a southerly direction.

PHOTO #2: Shows an exterior view of the southwest portion of the structure.

#1

#2

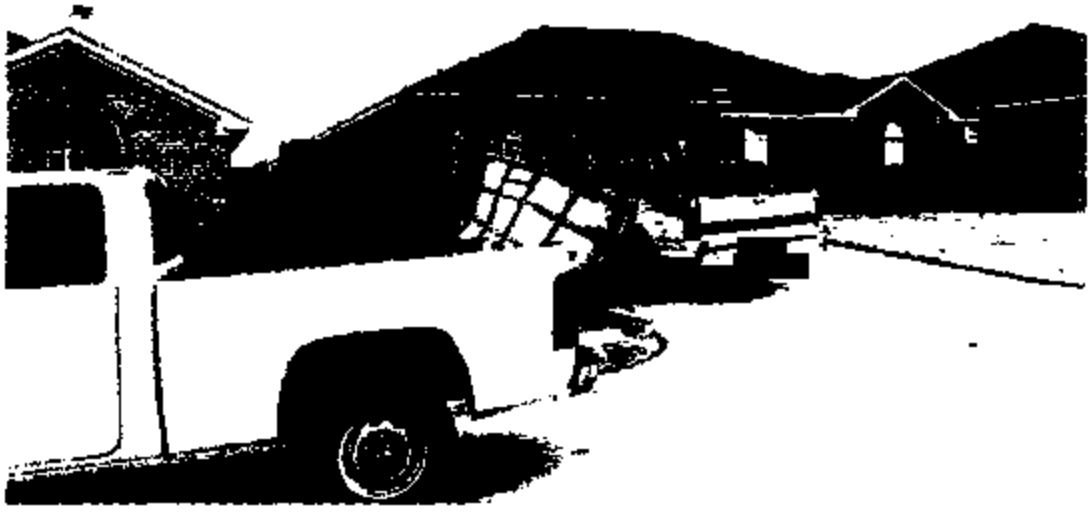


PHOTO #3: Shows an exterior view of the southeast portion of the structure.

PHOTO #4: Shows a view of the front entrance. Note the entryway to the garage is to the left of the foyer.

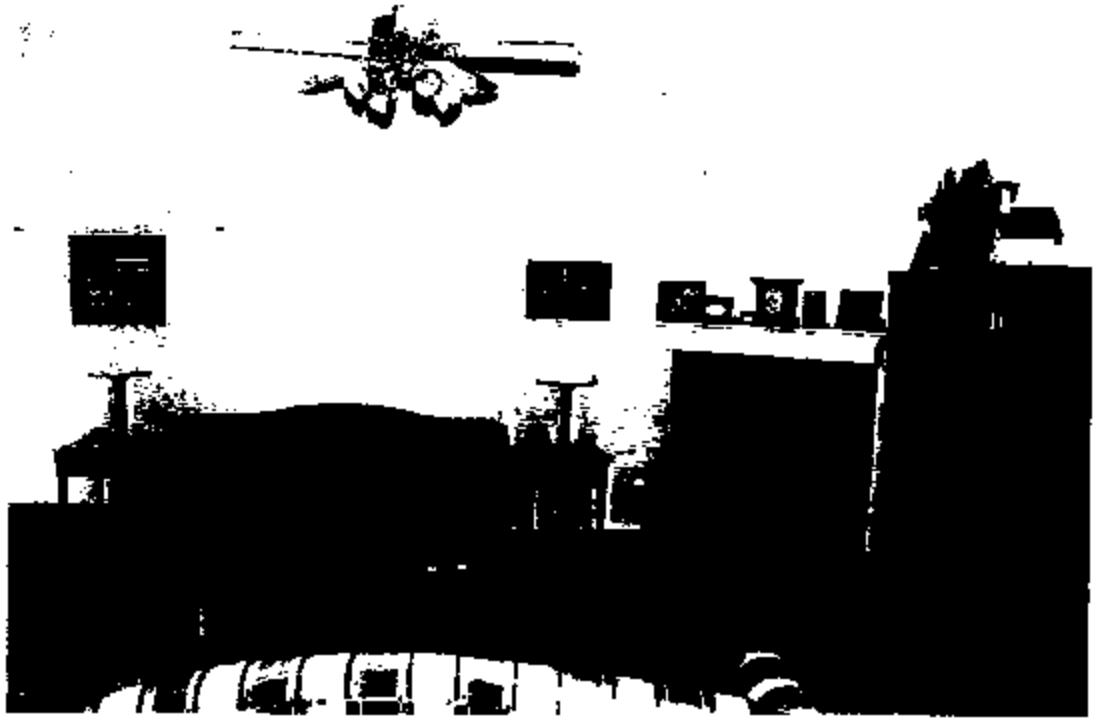
#3

#4

PHOTO #5: Shows a view of the den taken from the front entryway. Note there is only minor soot accumulations on the upper portions of the ceilings.

PHOTO #6: Shows a view of the kitchen and dining areas taken from the den. Note there is no significant fire damage with the exception of a light coating of soot.

#5



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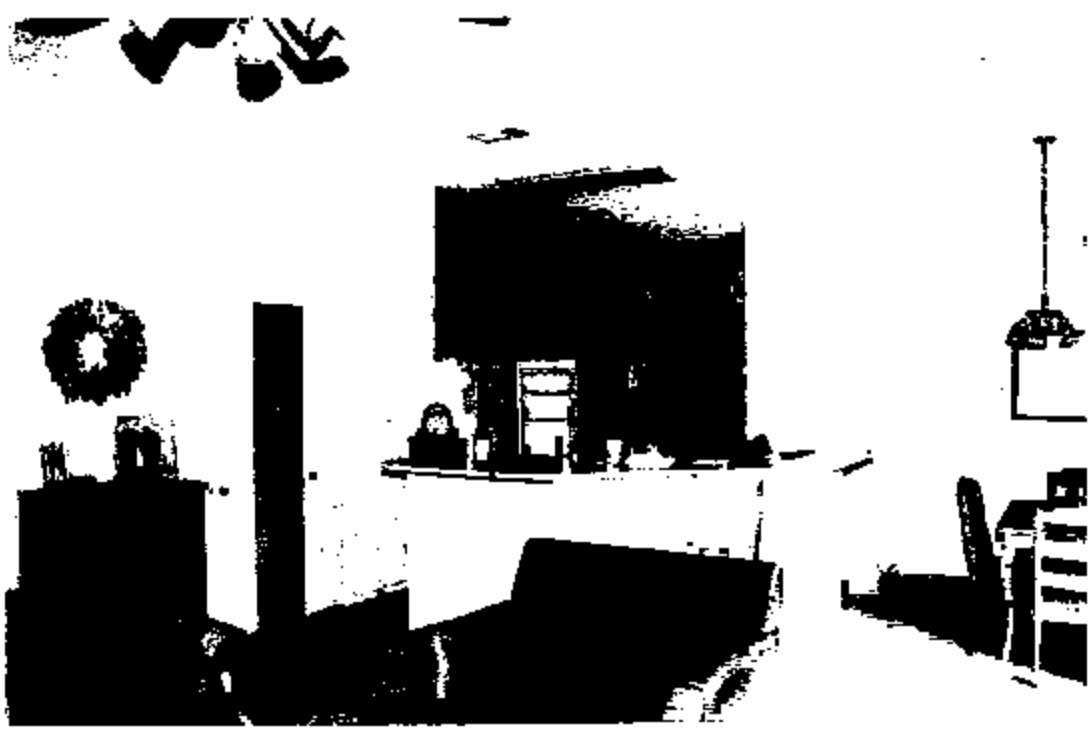


PHOTO #7: Shows an opposing view of the front entryway taken from the den. Note the charred door is the entryway to the garage.

PHOTO #8: Shows a view of the southwest portion of the garage taken from the entryway from the foyer.

#7

#8

PHOTO #9: Shows a view of the northwest portion of the garage. Note the greatest amount of heat deterioration to the ceiling sheet rock was in this area. Note the Ford pick up was parked beneath the severely heat stressed sheet rock.

PHOTO #10: Shows a view of the northeast portion of the garage and the entryway to the hallway.

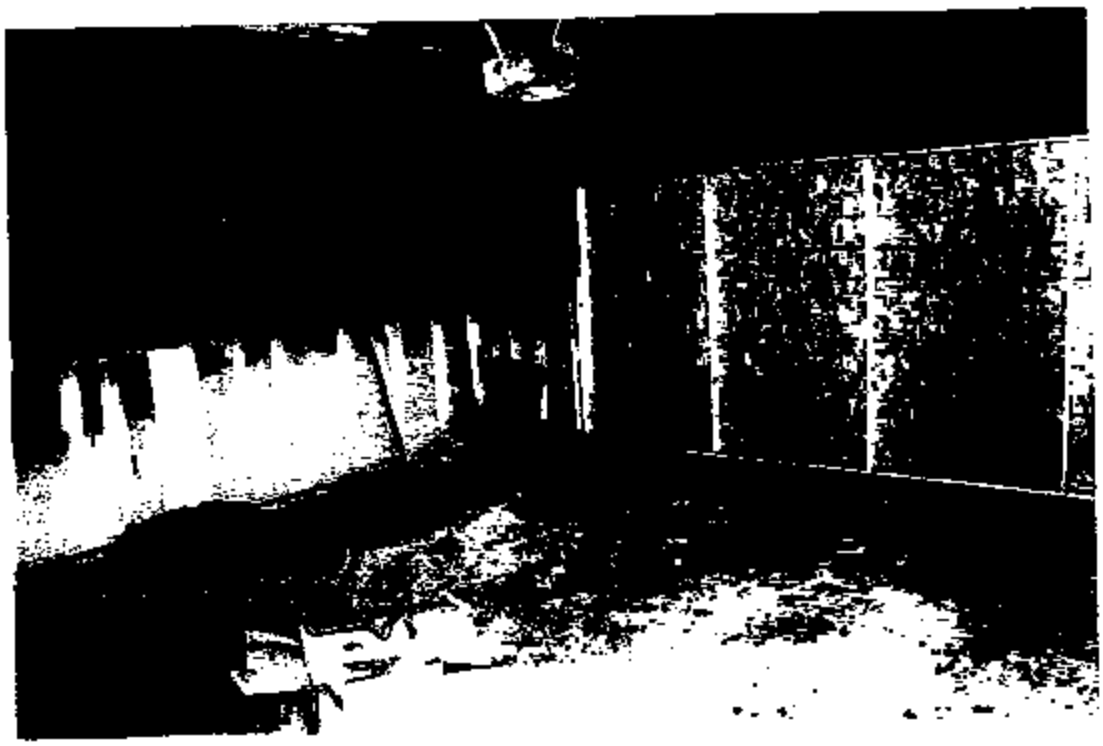
#9

#10

PHOTO #11: Shows a view of the southeast portion of the garage. Note the damage to the ceiling and the wall partitions is not as severe. Note this is the area where the Mazda vehicle was positioned.

PHOTO #12: Shows a view of the pull down stairway located in the north portion of the garage. Note flames had consumed the plywood covering of the staircase and entered the attic cavity.

#11

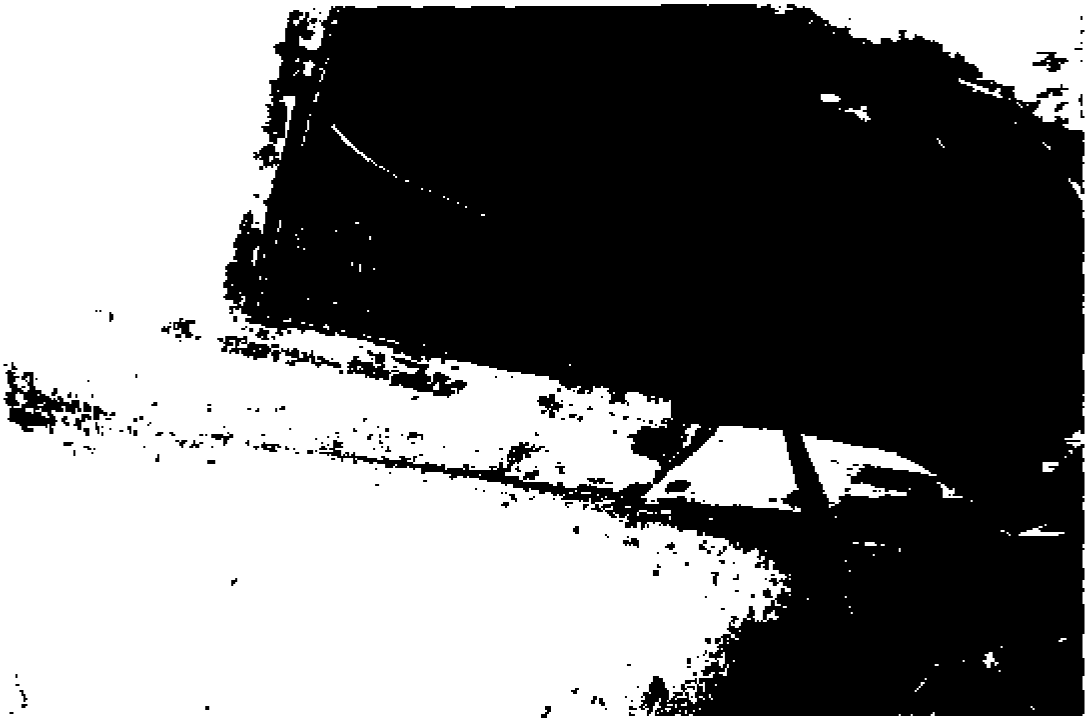


#12

PHOTO #13: Shows a view of the attic cavity above the pull down stairway. Note some of the ceiling joists and roof trusses in the area were charred as a result of the flame extension. Note there were no indications that the fire had originated in the attic area.

PHOTO #14: Shows a view of the panel breaker box which is located on the northeast garage wall. Note all of the breakers were turned in the OFF position at the time of the investigation.

#13



#14

PHOTO #15: Shows a view of the power cord to a power strip plugged into a receptacle on the north wall of the garage.

PHOTO #16: Shows a close up view of the duplex receptacle and power cable to the power strip on the north wall of the garage. Note there was no electrical faulting in the power cord or the power strip.

#15

#16

PHOTO #17: Shows a view of the duplex receptacle where the power strip was plugged into. Note the insulation on the wiring was in good condition and there was no evidence of electrical faulting in the receptacle.

PHOTO #18: Shows a view of the remains of the power strip where the battery charger had received it's power. Note the outer casing was slightly melted but there was no evidence of electrical faulting.

#17

#18

PHOTO #19: Shows a view of the stab blades for the power strip and the battery charger. Note neither had evidence of internal heating or electrical arcing.

PHOTO #20: Shows a view of the garage door opener taken from the southwest portion of the garage. Note there was no electrical fault conditions that could be attributed to initiating the fire. Note also that it was operational after the fire was discovered.

#19

#20

PHOTO #21: Shows a view of the HVAC system which is located in the northeast portion of the garage. Note the exterior was fire damaged but there was no significant interior damage.

PHOTO #22: Shows a view of the electric water heater. Note the power cable was slightly damaged but there were no electrical faults noted in the conductors.

#21

#22

PHOTO #23: Shows a view of a portion of the contents that had been removed from the garage. Note an examination of the debris revealed no evidence of any electrical appliances that had failed.

PHOTO #24: Shows an opposing view of some of the contents removed from the garage.

#23

#24

PHOTO #25: Shows a view of some extension cords that were positioned on a metal storage tray. Note they were not energized at the time of the fire.

PHOTO #26: Shows a view of the remains of a battery charger that was positioned along the north side of the wall. Note the plastic storage chest was melted as a result of external flame impingement.

#25

#26

PHOTO #27: Shows a close up view of the battery charger. Note some of the batteries were removed and there was no evidence of internal failure in the battery charger. Note the power cord was void of insulation but no electrical faults were noted.

PHOTO #28: Shows a view of the left front portion of the vehicle prior to the examination. Note this is the 1995 Ford pickup.

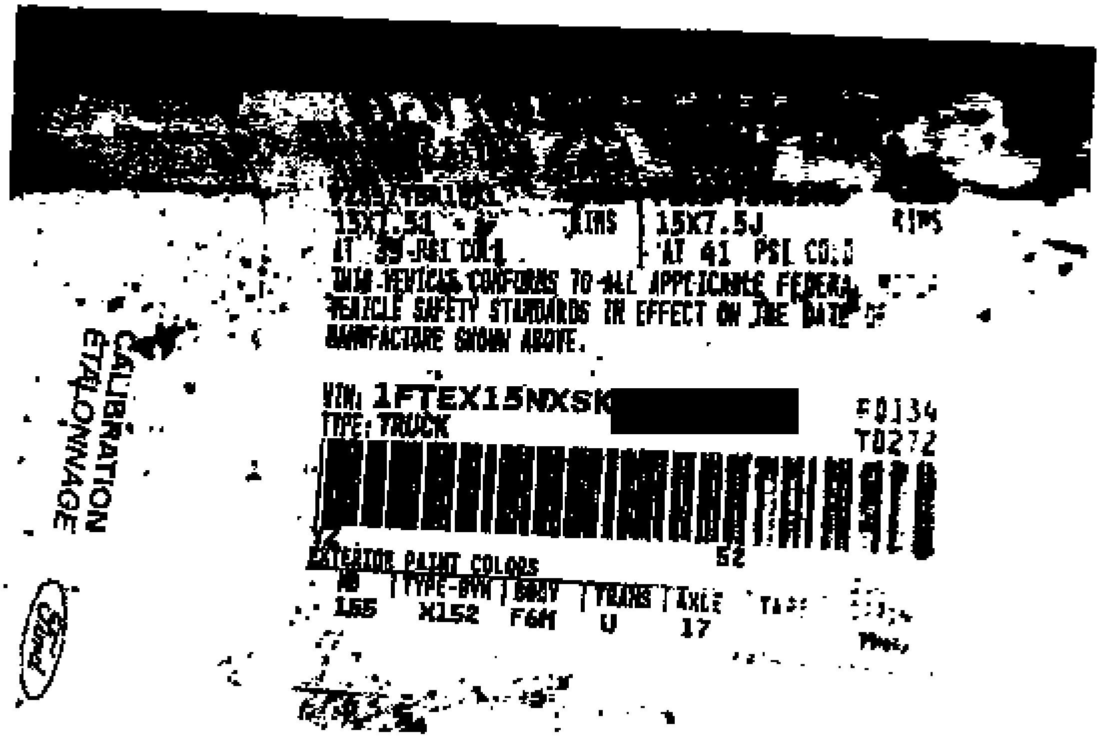
#27

#28

PHOTO #29: Shows a view of the VIN plate on the 1995 Ford pick up.

PHOTO #30: Shows a view of the left rear portion of the vehicle.

#29


15X7.5J
AT 41 PSI COLD
VEHICLE SAFETY STANDARDS IN EFFECT ON THE DATE OF
MANUFACTURE SHOWN ABOVE.
VIN: 1FTEX15NXSK[redacted]
TYPE: TRUCK
F0134
T0272
CALIBRATION
ETALONNAGE
EXTERIOR PAINT COLORS
165 X152 F6M U 17

#30