

All Action Details for Issue

Print

VIN: 6LMFU28A6 [REDACTED] Year: 2001 Model: NAVIGATOR Case: 302980125
 Name: [REDACTED] Owner Status: Original WSO: 2000-09-28
 Symptom Desc: FIRESMOKE VISIBLE FLAME Primary Phone: [REDACTED]
 Reason Desc: LEGAL - FIRE CLAIM Secondary Phone: [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: OPEN LEGAL CONTACT - PRODUCT LIABILITY - FIRE
 Dealer: 08939 DAVID FORD/LINCOLN MERCURY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION-FD
 Odometer: 26000 MI Comm Type: PHONE
 Analyst Name: LEICH,CHERIE Analyst: CLEICH
 Action Date: 01/20/2005 Action Time: 11.14.34.455 Action Data: No

Comments *****PRODUCT LIABILITY***** PHONE CONTACT WITH THE CRC ON 1-12-06.
 CUSTOMER ALLEGES VEHICLE CAUGHT FIRE WHILE PARKED IN A GARAGE.

Action: MAKE OUTBOUND CALL TO CUSTOMER
 Dealer: 08939 DAVID FORD/LINCOLN MERCURY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 26000 MI Comm Type: PHONE
 Analyst Name: SMITH,ERIKA (E.L.) Analyst: ESMITH88
 Action Date: 01/20/2005 Action Time: 15.31.53.322 Action Data: Yes

Comments CONTACTED CUST

Data Element Name	Data Value
CONTACT PERSON	CUST

Action: REFER TO INSURANCE CARRIER - INSURANCE COMPANY ALREADY INVOLVED
 Dealer: 08939 DAVID FORD/LINCOLN MERCURY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 26000 MI Comm Type: OTHER
 Analyst Name: SMITH,ERIKA (E.L.) Analyst: ESMITH88
 Action Date: 01/20/2005 Action Time: 15.33.05.154 Action Data: No

Comments PER CUST COMMENTS, INS CO INVOLVED. LPA SENT RESPONSE.

1/20/2005

All Action Details for Issue

Print

VIN: 6LMRU28A61	Year: 2001	Model: NAVIGATOR	Case: 302980125
Name: [REDACTED]	Owner Status: Original	WSD: 2000-09-29	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone: [REDACTED]	
Issue Type: 10 OGC	Issue Status: CLOSED		

Action: CONTACT ADVANCED TO OGC	
Dealer: 08839 DAVID FORD LINCOLN-MERCURY	Origin Desc: US CONCERN CASE BASE
Odometer: 28000 MI	Comm Type: PHONE
Analyst Name: YVONNE BOGLE	Analyst: YBOGLE
Action Date: 01/12/2005	Action Time: 08:24:57.881
	Action Date: No

Comments CUSTOMER SAID: -WHILE VEH WAS PARKED IN GARAGE- AND TURNED OFF THERE WAS VISIBLE FLAMES COMING FROM UNDER HOOD -ALSO THERE WERE FLAMES AT VEH'S PASSENGER SIDE UNDER BUMPER - FIRE OCCURRED ON TUES JAN 11/4/05 -AT 1030 PM WHILE GUST WAS GETTING READY FOR BED-STATES SHE HAPPENED TO LOOK THROUGH HER WINDOW -THERE SHE SAW FLAMES -HER GARAGE WAS DAMAGED AS A RESULT -WITH SMOKE ETC -FIRE INVESTIGATOR IS DAVID ELIASSEN PHONE NUMBER IS 8003473898-INSURANCE WAS CALLED -VEHICLE WAS TOTALED -NEEDS TO KNOW NEXT STEP-DEALER SAID: -NONE -DAVID FORD LINCOLN MERCURY 250 MARLBORO ST.KEENE, NH 03431 TEL: (803) 352-4330 FAX: (803) 357-7689 CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.-CSR ADVISED CUST OF ABOVE INFORMATION

1/20/2005

E885-885-LC1-1372



GEICO

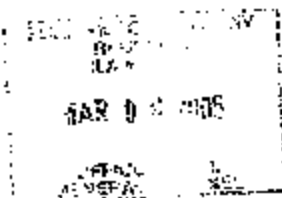
P.O. Box 33040 Lakeland, FL 33807-3040

CONSUMER AFFAIRS
SECTION

5 MAR -1 PM 2:33

02/18/2005

Ford Motor Corporation
Consumer Affairs DEpt
P.O. Box 6248
MD 3 NE B
Deerborne, MI 48126



MAR 02 2005

Re: Claim No: [REDACTED]
Insured: [REDACTED]
Vehicle: 2001 FORD F-150 Super Crew
VIN: 1FTRW08L81 [REDACTED]

To Whom It May Concern:

Please be advised that our policyholder listed above has filed a claim for the listed vehicle due to a fire loss on this date.

The vehicle appears to be a total loss due to this fire.

The vehicle has been removed from the loss location and is currently being preserved for 30 days to give an opportunity for your corporation to inspect and analyze the possible cause and origin of this fire loss.

The location of the vehicle is Insurance Auto Auction [REDACTED] Jacksonville, FL [REDACTED]. Their phone number is [REDACTED] and the stock number is 1273893.

Upon completion of the settlement of this claim, we will be forwarding the paperwork necessary for subrogation to you for the damages sustained in this loss.

If you wish to discuss this claim with me, please call me at the number listed below.

Sincerely,

A handwritten signature in black ink, appearing to read "Randy Gillett".

Randy Gillett - D013
Claims Theft Examiner
1-800-648-2493, ext. 4367

CC: CLARENCE E WESTER

ENR5-005-LC1-1373

All Action Details for Issue

Print

VIN: 1FTFW08L81H	Year: 2001	Model: F-SERIES	Case: 1362330435
Name: [REDACTED]	Owner Status: Subsequent	WSD: 2001-04-23	
Symptom Desc:		Primary Phone: [REDACTED]	
Reason Desc: CORRESPONDENCE - CORRESPONDENCE		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: EMAIL - NO CONTACT REQUIRED/DECISION ALREADY RENDERED

Dealer: 04863 DUVAL FORD

Origin Desc: MANUAL - EMAIL

Odometer:

Comm Type: EMAIL

Analyst Name: JACQUELINE KELLY

Analyst: JKELL128

Action Date: 02/22/2005

Action Time: 13:34:48.892

Action Data: No

Comments: CUSTOMER SAYS: EMAIL CASE # 1352288 EMAIL DATE 2/14/2005 7:08:41 PM EMAIL ADDRESS FORDHEADSDOWN@AOL.COM MY NEIGHBOR, CLARENCE WESTER OWNS A 2001 F150 WHICH CAUGHT ON FIRE FRIDAY NIGHT. HE CALLED YOUR CALL CENTER AND EVEN THOUGH YOUR RECALL ON THE CRUISE/SPEED SWITCH STATES 2000 AND EARLY PRODUCTION 2001 MODELS, (HIS PRODUCTION DATE? 02/01) AFTER INSPECTING HIS VEHICLE IN DAYLIGHT, WHICH IS PART OF MY JOB WITH THE AUTOMOTIVE MANUFACTURER I CURRENTLY WORK FOR, I CAN "ASSURE" YOU THAT THE ORIGIN OF THIS FIRE IS AT THE MAIN FUSE BOX/MASTER CYLINDER AREA, "EXACTLY THE SAME AREA AS YOUR FIRE HAZARD." I SPOKE TO 2 SERVICE MANAGERS AT 2 LOCAL FORD DEALERS TODAY WHO BOTH GAVE THE SAME ANSWER, "IF IT'S NOT ON THE RECALL LIST, WE ARE NOT INTERESTED." THE POINT TO THIS? ENTER THE FOREIGN AUTOMOTIVE MANUFACTURERS AND THE FOCUS THEY RAISED ON CS# WHAT APPALLS ME? THE FACT THAT WE "BOTH KNOW" THAT VIN LISTS AT BEST ARE A GUESS IN NUMBERS. IF I HAD A CONSUMER WHO CALLED TO REPORT A FIRE AND STATED THAT AN EXPERT LOOKED AT IT AND STATED THAT THE ORIGIN OF THE FIRE WAS EXACTLY WHERE THE RECALLED SWITCH IS LOCATED, "I WOULD BE MORE CONCERNED THAN IF THIS VEHICLE WAS ON THE RECALL VIN LIST." APPARENTLY, THIS PROBLEM IS ON A LARGER SCALE THEN YOU KNOW OR ARE ALLOWING THE GENERAL PUBLIC TO KNOW. THIS LONG TIME FORD CUSTOMER AND 5 OF HIS LONG TIME FORD CUSTOMER NEIGHBORS ARE ABOUT TO HEAD TO ANOTHER BRAND. "IN CLOSING, I WISH TO TAKE THIS OPPORTUNITY TO THANK YOU FOR YOUR LACK OF CUSTOMER SERVICE, WE LOVE GETTING BUSINESS FROM THE COMPETITION." MAYBE THE AMERICAN AUTOMOBILE MANUFACTURERS SHOULD STOP THROWING BLAME AT THE FOREIGN MANUFACTURERS AND BUY BIGGER MIRRORS TO LOOK INTO. "NO, NOT FOR COSMETIC PURPOSES, FOR PURPOSES OF FINDING THE ROOT OF DECLINING AMERICAN AUTOMOTIVE SALES PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED: MATTER HAS ALREADY BEEN DEALT WITH AT LEGAL. CUST CALLED IN PRIOR TO SENDING E-MAIL

CRJ3-005-L01-1374

3/11/2005

All Action Details for issue

Print

VIN: 1ETEW09181 [REDACTED] Year: 2001 Model: F-SERIES Case: 1362330435
Name: [REDACTED] Owner Status: Subsequent WSD: 2001-04-23
Symptoms Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone: [REDACTED]
Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone: [REDACTED]
Issue Type: 07 LEGAL Issue Status: CLOSED

Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS - FIRE
Dealer: 04863 DUVAL FORD Origin Desc: US CONCERN CASE BASE
Odometer: 80000 MI Comm Type: PHONE
Analyst Name: ECHEVERRIA ROSA Analyst: RECHEVE3
Action Date: 02/12/2005 Action Time: 10.03.52.423 Action Data: No

Comments CUSTOMER SAID: - THE CUST STATES THAT THE VEH CAUGHT FIRE 02/11/2005 - APPROXIMATELY 9:30 PM - IN DUVAL COUNTY - THERE WAS A FIRE REPORT FILED - DOES NOT KNOW WHAT THE FINDINGS ARE - WAS ADVISED BY THE FIRE DEPT THAT THE FIRE REPORT WOULD BE FILED WITH THE FIRE DISTRICT - THERE WERE NO INJURIES INCURRED - THERE WAS NO PERSONAL PROPERTY DAMAGED - THE VEH IS CURRENTLY AT THE CUST HOME - HAS CONTACTED THE INSURANCE COMPANY - WILL BE CONTACTED BY A REP FROM INSURANCE ON MONDAY IS ALLEGING THAT THE FIRE IS RELATED TO THE RECALL FOR THE SPEED CONTROL - THE FIRE WAS UNDER HOOD DEALER SAID: DUVAL FORD 1616 CASSAT AVE JACKSONVILLE, FL 32216 DISTANCE: MILES TEL: (904) 361-6599 FAX: (904) 361-6544 CRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT.

Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
Dealer: 04863 DUVAL FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Odometer: 80000 MI Comm Type: OTHER
Analyst Name: CASSANDRA JONES Analyst: CJONES
Action Date: 02/15/2005 Action Time: 18.42.59.376 Action Data: No

Comments THERE ARE NO RECALLS OPEN THAT ARE RELATED TO CUSTOMER CONCERNS. LETTER SENT STATING THE SAME

Action: CLOSING COMMENTS - DENIAL - BASED ON LITIGATION PREVENTION REVIEW
Dealer: 04863 DUVAL FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Odometer: 80000 MI Comm Type: OTHER
Analyst Name: CASSANDRA JONES Analyst: CJONES
Action Date: 02/15/2005 Action Time: 18.43.30.513 Action Data: No

Comments LETTER SENT TO CUST

ENG-805-L01-1376

3/11/2005

All Action Details for Issue

Print

VIN: 1FTRM08L81	Year: 2001	Model: F-SERIES	Case: 1362330435
Name: [REDACTED]	Owner Status: Subsequent	WSD: 2001-04-23	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: CAC RELATED - FM CSR FOLLOWING CONTACT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CALLBACK ADD ADDITIONAL COMMENTS

Dealer: 04863 DUVAL FORD

Origin Desc: US CONCERN CASE BASE

Odometer: 1 MI

Comm Type: PHONE

Analyst Name: KRISTA DOCTROVE

Analyst: KDOCTROV

Action Date: 02/15/2005

Action Time: 11:48:10.656

Action Data: No

Comments: CUSTOMER SAID: - 2001 SUPERCREW- THE VEH BURNT IN HIS DRIVE ON FRIDAY FEB 11- HAS ALREADY CALLED TO REPORT THIS ACCIDENT- CALLED THE LOCAL DLR AND THEY INDICATED THE VEH ISNT ON THE RECALL LIST AND THEY DONT CARE...HE HAS TO CONTACT HIS INSURANCE COMPANY- WANTS TO KNOW IF THAT IS FORD STAND ON THIS DEALER SAID: - NO RECALL CALL INSURANCE COMPANYCRC ADVISED: - PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED.- ADVISED THAT HIS CONCERN WAS ESCALATED TO THE LEGAL DEPARTMENT...PLEASE ALLOW 2 BUSINESS DAY FOR RESOLUTION CONTACT

E805-080-L01-1376

3/11/2005

All Action Details for Issue

Print

VIN: 1FTRW06L81K	Year: 2001	Model: F-SERIES	Case: 1362330435
Name:	Owner Status: Subsequent	WSD: 2001-04-23	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone:	
Reason Desc: RECALL/ONP - VEHICLE INVOLVEMENT		Secondary Phone:	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: ADVISE CUST NO FSA'S AT THIS TIME

Dealer: 04883 DUVAL FORD

Origin Desc: US INQUIRY CASE BASE

Odometer: 80000 MI

Case Type: PHONE

Analyst Name: ECHEVERRIA ROSA

Analyst: RECHIEVE3

Action Date: 02/12/2005

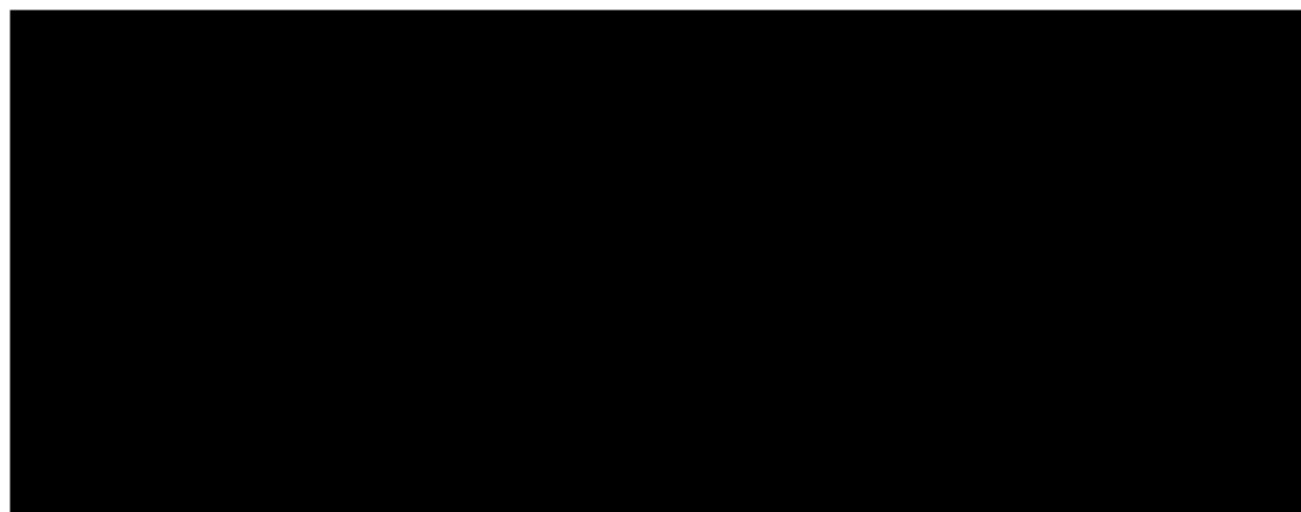
Action Time: 10:08:02:003

Action Date: No

Comments CUSTOMER SAID: - THE CUST STATES THAT THE VEH CAUGHT FIRE 02/11/2005 - APPROXIMATELY 9:30 PM - IN DUVAL COUNTY - THERE WAS A FIRE REPORT FILED - DOES NOT KNOW WHAT THE FINDINGS ARE - WAS ADVISED BY THE FIRE DEPT THAT THE FIRE REPORT WOULD BE FILED WITH THE FIRE DISTRICT - THERE WERE NO INJURIES INCURRED- THERE WAS NO PERSONAL PROPERTY DAMAGED - THE VEH IS CURRENTLY AT THE CUST HOME - HAS CONTACTED THE INSURANCE COMPANY- WILL BE CONTACTED BY A REP FROM INSURANCE ON MONDAY IS ALLEGING THAT THE FIRE IS RELATED TO THE RECALL FOR THE SPEED CONTROL - THE FIRE WAS UNDER HOOD. DEALER SAID: DUVAL FORD 1818 CASSAT AVE JACKSONVILLE, FL 32210 DISTANCE: MILES TEL: (904) 381-6589 FAX: (904) 381-6544 CRC ADVISED: VEHICLE IS NOT INVOLVED IN ANY RECALL/CSP AT THIS TIME.

EMOS-BOS-LC1-1377

3/11/2005



RECEIVED FEB 14 2005

Ms. Lady Cabrera-Villegas
Mr. Michael Cagley
3418 W Maldonado Rd
Phoenix AZ 85041

February 11, 2005

Re: DOL: February 3, 2005
Vehicle: 2001 Expedition

Dear Ford Motor Company,

The reason for this letter is to pursue a claim for not only financial loss but for emotional distress from the above incident. On February 3, 2005 approximately 8:05 am [redacted] was returning from her daily routine of taking her step-son to school. And she parked the vehicle in front of the garage door on the property located at [redacted] Phoenix AZ, which is owned by [redacted]. [redacted] entered the house with stomach cramps because she was at that time 5 weeks pregnant and headed towards the bathroom. [redacted] was getting dressed for work while [redacted] was in the bathroom also getting ready for work. This is our routine every day, along with dropping off our 1 1/2 year old daughter at the babysitter. At approximately 8:10am to 8:15am there was a loud explosion, and sizzling sound coming from the front of the house, the dogs were barking and [redacted] immediately ran to the front window. [redacted] looked out the window and saw white smoke coming from the rear side of the vehicle; he heard neighbors screaming and ran outside. At that time, about 8:12am, the car hood was completely engulfed in flames. [redacted] then ran inside to get his family out of the house. He and other neighbors immediately called the fire department, but the flames were so high, that it started burning the garage. By the time the fire department got there all the personal belongings in vehicle had been destroyed along with the vehicle at a complete loss and about \$10,000 in property damage.

Had we been 5 minutes earlier in the vehicle we could've lost our lives. We had put \$3,000 down on this vehicle, one year ago, along with \$7,885 in payments, this vehicle was owned and not leased, this situation has not only caused us to lose \$10,885, but it has also cost us personal loss in vehicle of approximately \$3,000. We were also forced to go out and purchase a new vehicle because of our current employment situation (we could not afford to lose our job!!) Forcing us to take \$6,000 from our life savings to purchase another vehicle. Now after our insurance company pays off the book value of the vehicle and after our gap insurance coverage covers the difference we are at a complete loss. Please help us with this situation. Our total loss is approximately \$30,000 & this is not counting our insurance claim. Please accept this letter as a claim to Ford Motor Company, and we are asking for your help to resolve this matter, because we have not only experienced a loss financially but also emotionally, just as an FYI our

EROS-005-LC1-1378

12 year old son along with both of us [REDACTED] are experiencing paranoia worries constantly, we are checking the garage through the night every night since the incident, making sure our new vehicle doesn't take our lives or our home. We believe that the Cruise Control fault has caused our loss. Cars aren't supposed to just turn into flames especially after just sitting still (parked).

We have sought legal counsel and legal advice and many lawyers are still trying to contact us regarding this matter.

We choose to resolve it directly with Ford Motor Company. We are asking "how can you help us".

Sincerely

[REDACTED]

Please Contact ASAP at the following #'s:

Home: [REDACTED]

Work: [REDACTED]

Cell: [REDACTED]

Best # to reach us at.

All information including Pictures and Receipts on our loss is enclosed, please review and contact us. All final findings will be sent to Ford Motor Company as well as any other necessary findings that you wish for us to provide.

Signed and sworn to me on February 11, 2005

by [REDACTED]



Andrea Garcia
State of Arizona
County of Maricopa

RECEIVED FEB - 7 2005

New

BEGINNING OF CONTACT
02/05/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

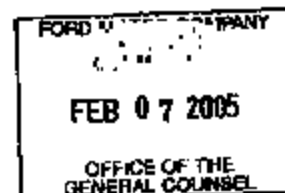
08.50.07

REGION: 71 LOS ANGELES	OGC ISSUE	CASE NBR: 1704470355
VIN: 1FMPU18L311	ZONE: G1	OPENED: 02/04/2005
	ENGINE: L VEH TYPE: T	CLOSED: 02/04/2005
LAST NAME: [REDACTED]	FIRST NAME: [REDACTED]	STATUS: CLOSED
TITLE: [REDACTED]	MI: [REDACTED]	
ADDRESS: [REDACTED]		
CITY: PHOENIX	STATE: AZ	ZIP: [REDACTED]
HOME PHONE: [REDACTED]		
MODEL YEAR: 2001	MODEL: EXPEDITION EDDIE BAUER 4X4 4DR	
MILEAGE: 70000		
DEALER NAME: PIONEER FORD SALES	SALES CODE: F71172	P & A: 20400
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 705 - CONTACT ADVANCED TO OGC
DOCUMENT: ANALYST: PBRAVEB1 BRAVEBOY PITTJN

DATE: 02/04/2005 TIME: 19.34.08:
ACTION DATA/COMMENTS:

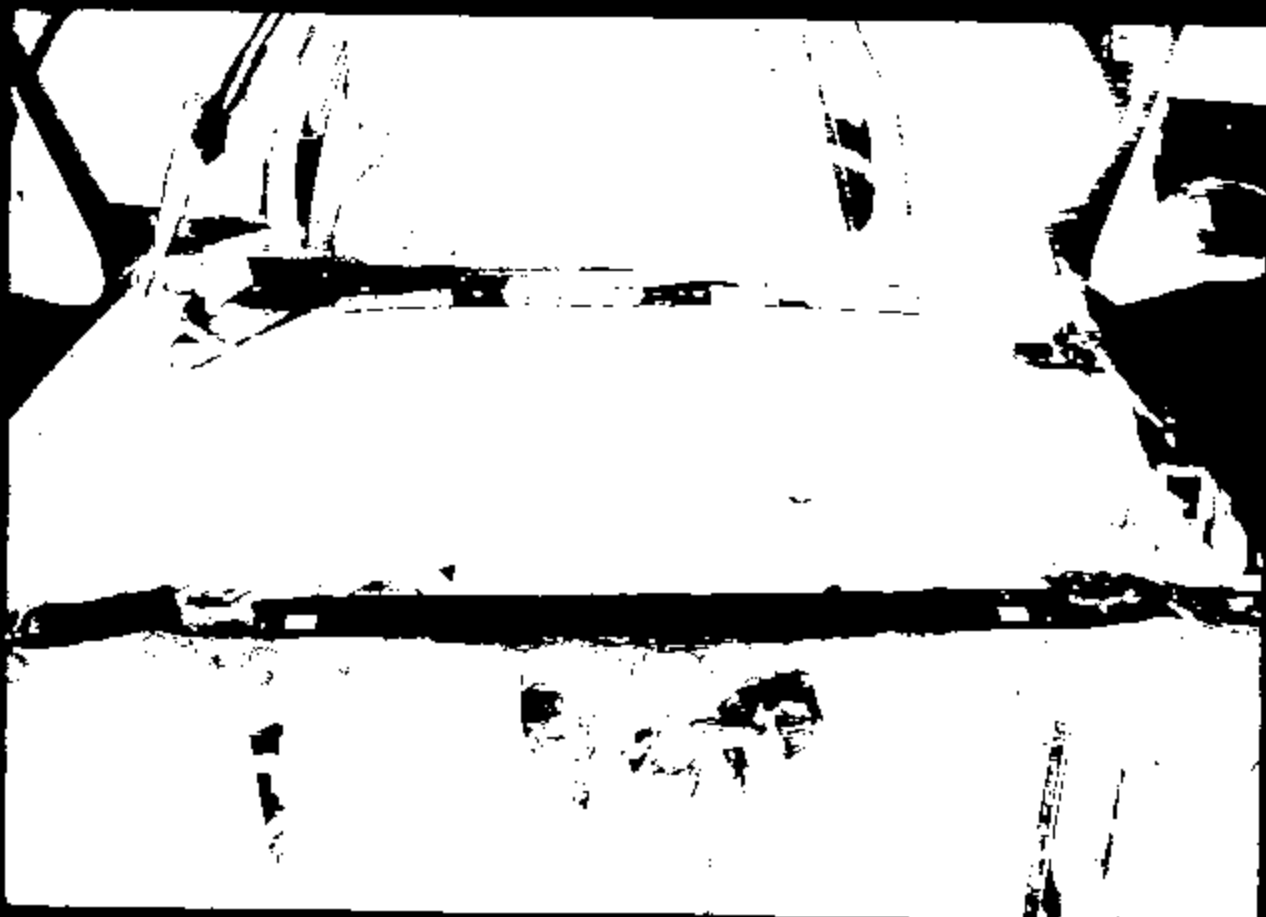
CUSTOMER SAID: -CUST SAYS THAT THE HIS VEH BURNT UP YESTERDA
Y, IT BURNT THE FRONT OF HIS HOUSE, DRIVEWAY AND GARAGE-CUST
SAYS THAT THIS WAS AN UNDERHOOD FIRE AND IT WAS MORE TO THE
LEFT SIDE OF THE CAR WHICH CAUSED THE LEFT RIM TO MELT-CUST
SAYS THAT THE VEH IS TOTALLED-CUST HAS REPORTED THE INCIDENT
T WITH HIS INSURANCE-CUST IS HAVING THE ISSUE INVESTIGATED B
Y FORENSICS-CUST SAYS HE USED HIS SPEED CONTROL 3 DAYS AGO-C
UST SAYS THAT NO ONE WAS PHYSICALLY HURT-CUST WENT ON LINE A
ND INSERTED HIS VIN AND WAS TOLD THAT THERE ARE NO RECALLS O
N HIS VEH-CUST SAYS THAT THEY ARE WITHOUT A CAR-NO OTHER CON
CERNSDEALER SAID: PIONEER FORD A UNITEDAUTO DEALERSHIP 7501
W. MCDOWELL ROADPHOENIX, AZ 85036DISTANCE: 8.98 MILES TEL:
(623) 873-5054CRC ADVISED: I WILL FORWARD THIS INFORMATION
TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5
BUSINESS DAYS.



CONSUMER AFFAIRS

02/05/2005 FAXOGEN

ENG-005-LC1-1380



ER00-005-101-1001



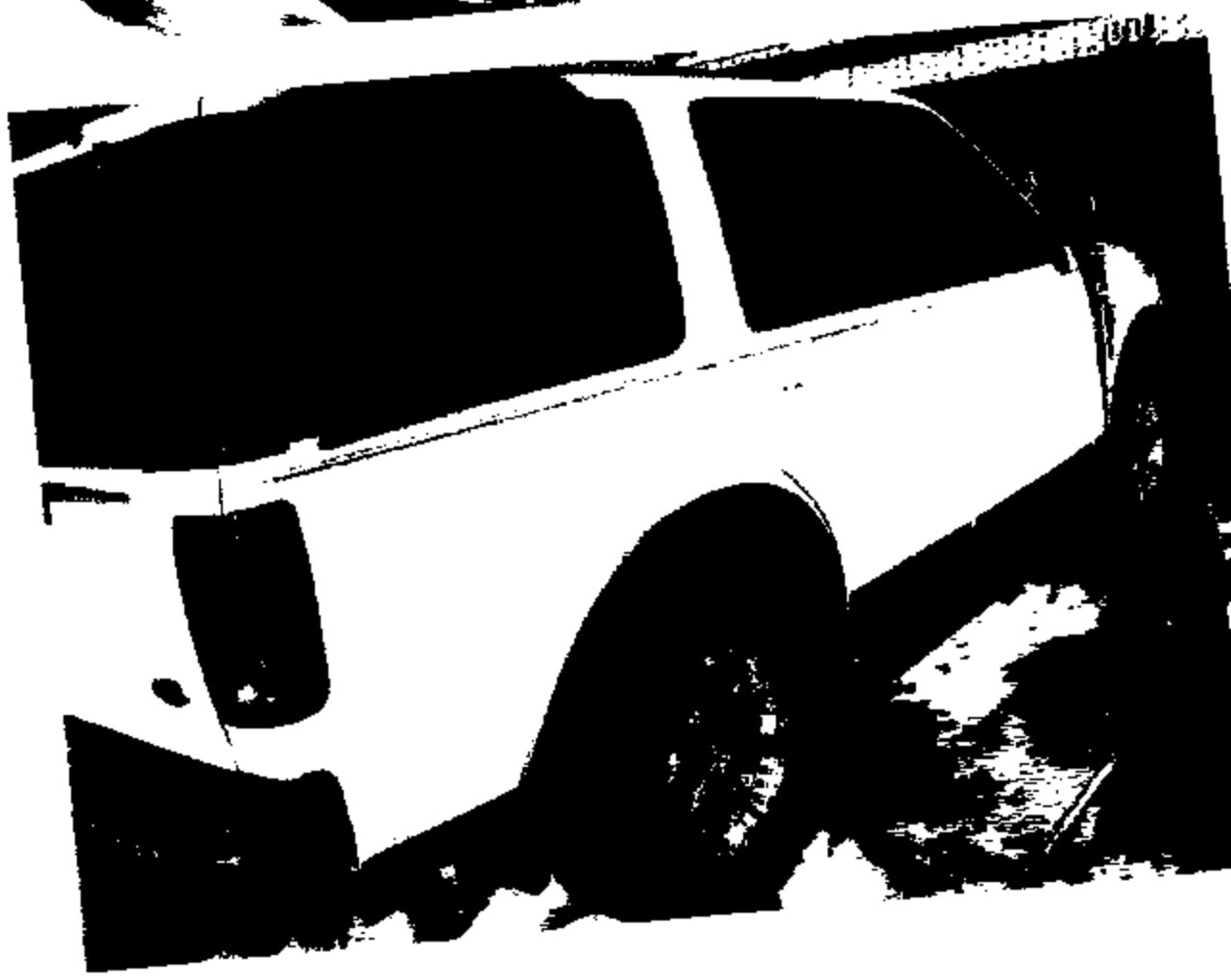
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8222-002-101-1283



EROS-045-101-1304



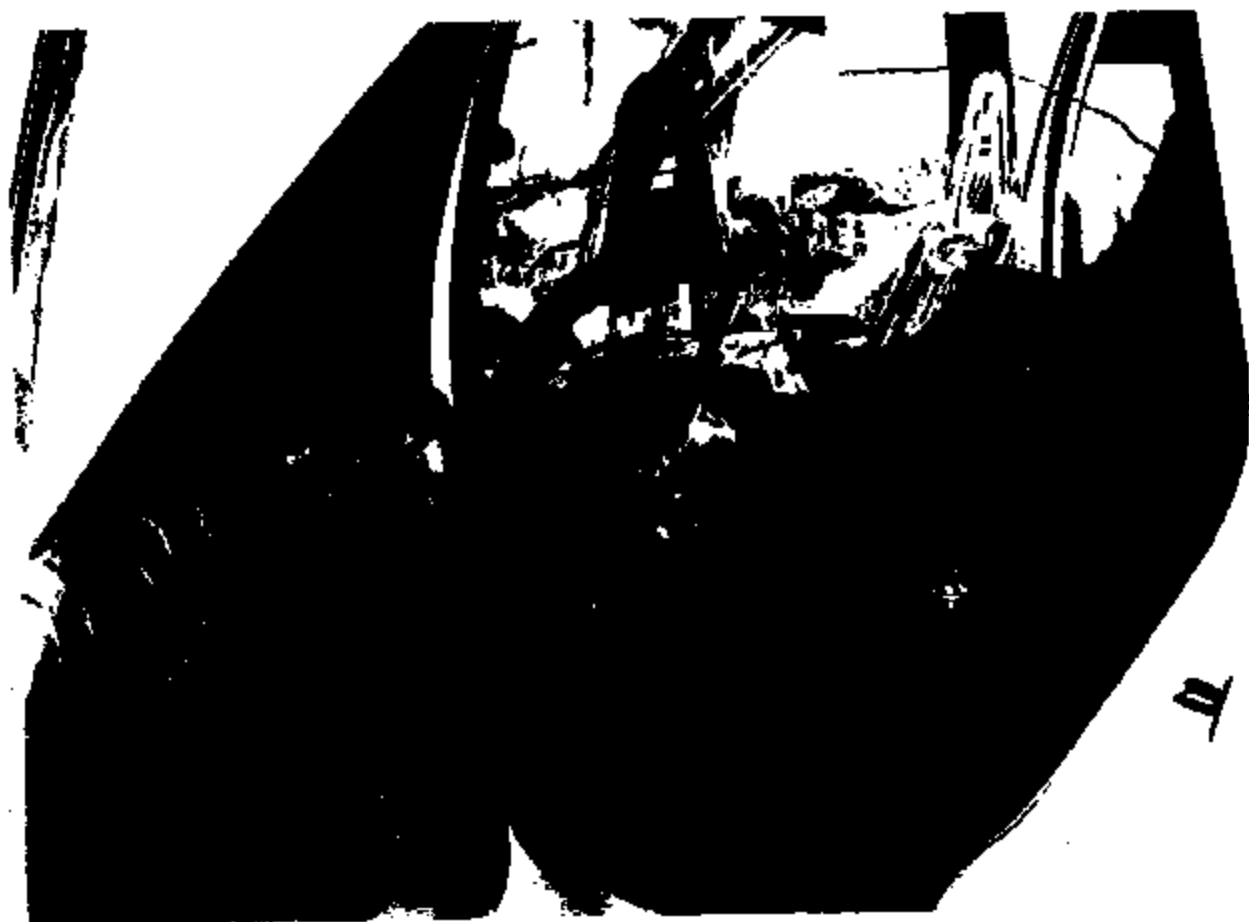


ENCLOSURE-101-1000





ENG-805-LC1-1269



ER05-005-LC1-1309

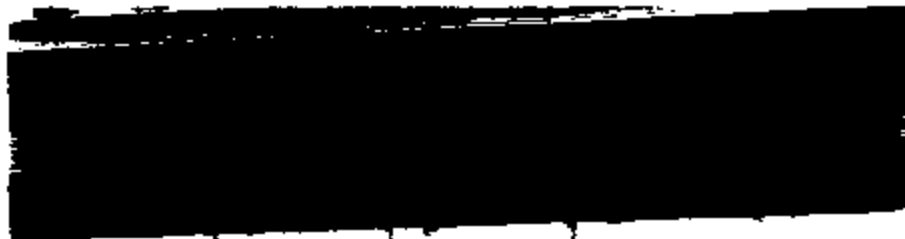


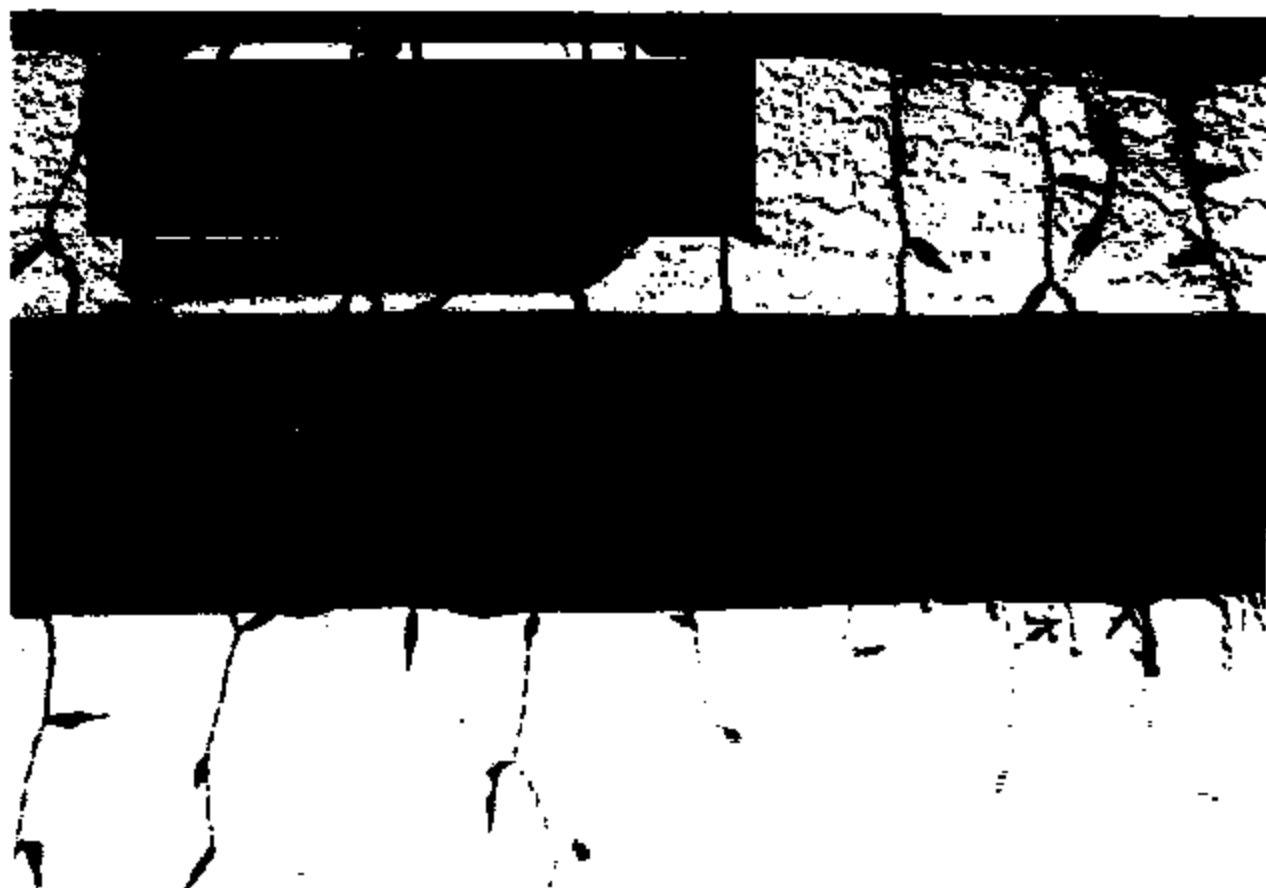
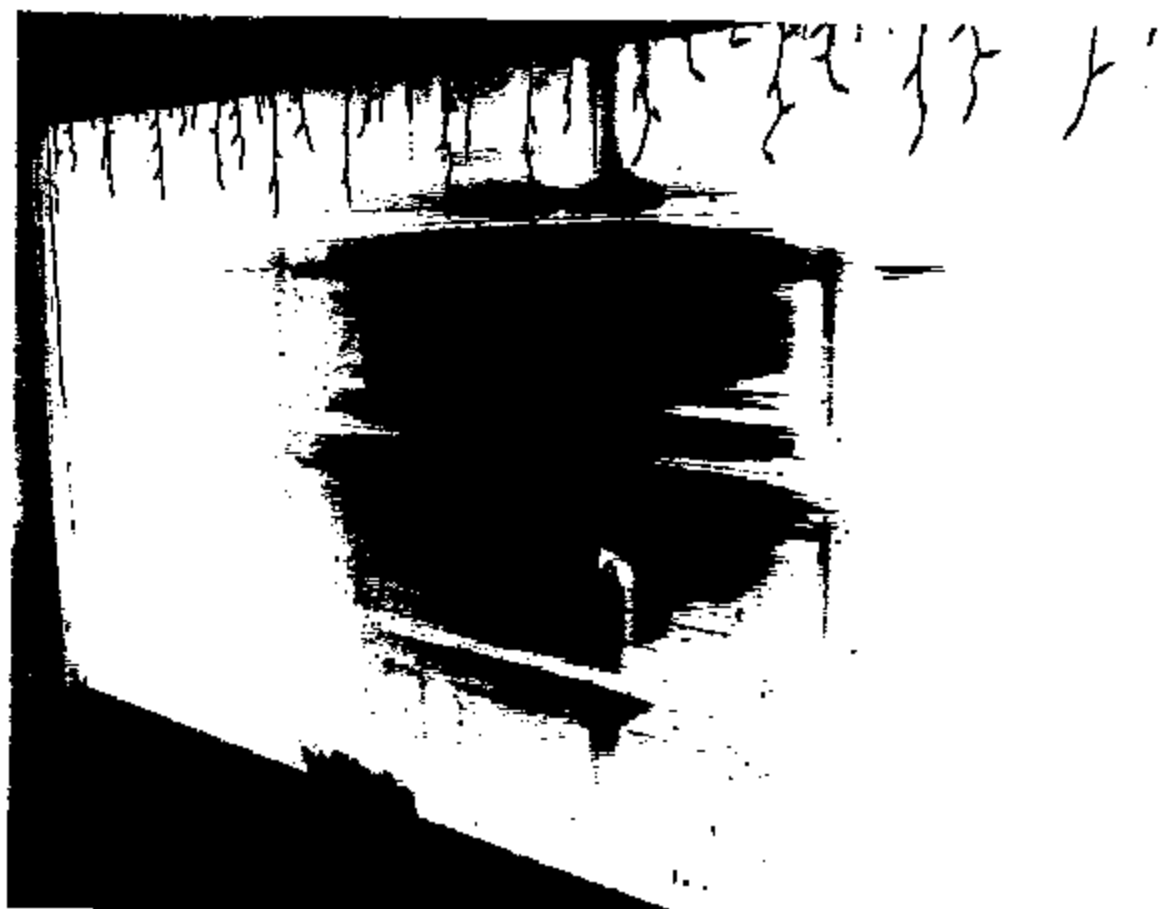
EDS-885-LC1-138



EROS-005-LC1-1381









EROS-005-LC1-1305





EROD-005-L01-1387

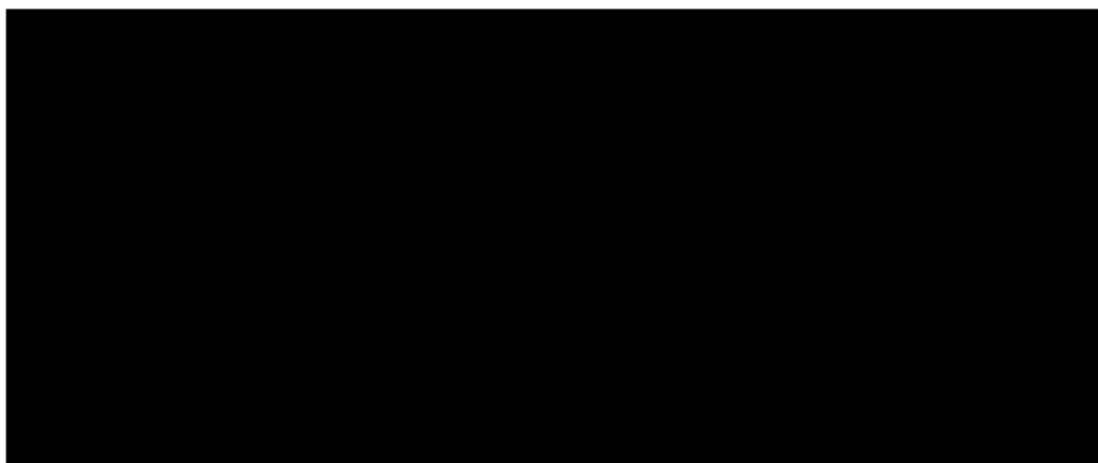


Photo Sheet

Insured [REDACTED]

Coverage BLDG

Our File # PCS-2002-04

Policy # [REDACTED]

Ins Claim # [REDACTED]



Photo -1

View of the risk located at [REDACTED] Texas

As you can see the F-150 truck caught on fire and burned on the driveway.



Photo -3

Close up. of damage.

2004 Photos

Photo Sheet

Insured [REDACTED]

Coverage BLDG

Our File # PCS-2002-04

Policy # [REDACTED]

Its Claim # [REDACTED]



Photo -4

Front view.

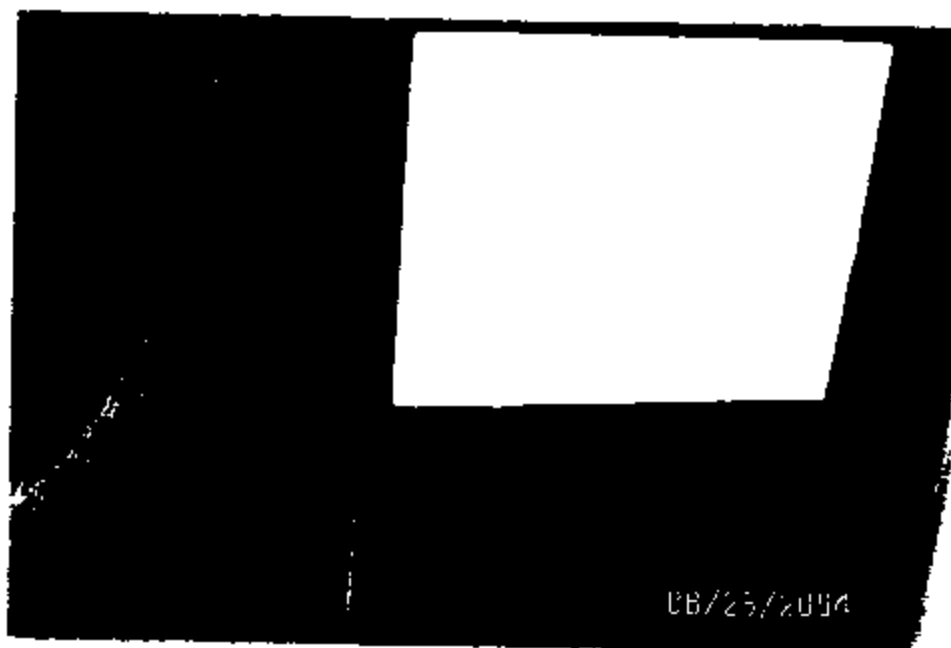


Photo -5

Vehicle VIN and nomenclature.

Photo Sheet

Insured [REDACTED]

Coverage BLDG

Our File # PCS-2002-04

Policy # [REDACTED]

Ins Claim # [REDACTED]

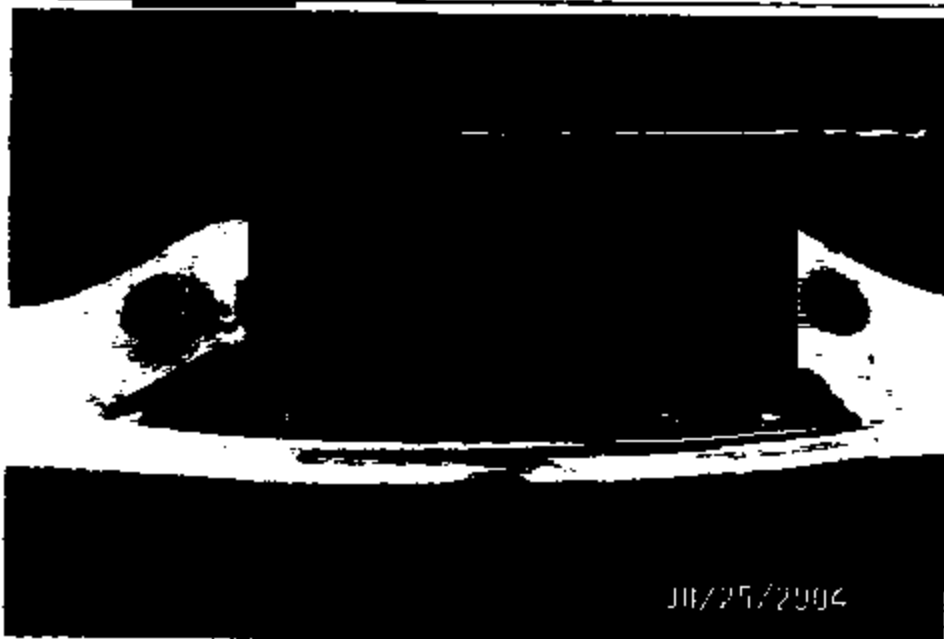


Photo -6

Texas license plate number.



Photo -9

Soot and smoke damage to the gutter, fascia and down spout.

Photo Sheet

Insured [REDACTED]

Coverage BLDG

Our File # PCS-2002-04

Policy # [REDACTED]

Ins Claim # [REDACTED]

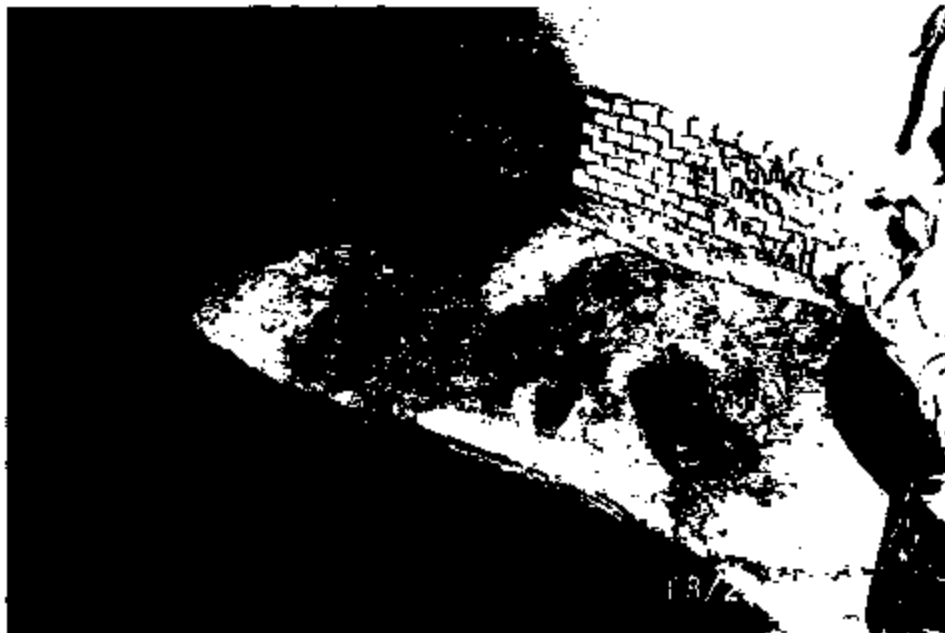


Photo -16

Item of personal property damaged from heat and fire while stored in the vehicle when it caught on fire.

Form 87a (10/02)

HARRIS COUNTY FIRE & EMERGENCY SERVICES
REQUEST FOR INCIDENT INFORMATION

FAX: 281-931-5874

TODAY'S DATE: 9.9.04

PLEASE PROVIDE INFORMATION REGARDING THE FIRE OR EXPLOSION:

DATE OF INCIDENT: 8-20-04 CASE NO: HFD-04-08-22-5232 BOHADDRESS OF INCIDENT: [REDACTED]YOUR NAME: [REDACTED]YOUR ADDRESS: [REDACTED]YOUR PHONE NUMBER: EMPLOYMENT [REDACTED]HOME [REDACTED]FAX [REDACTED]

CHECK ONE:

☐ OWNER OF PROPERTY☐ TENANT☒ INSURANCE ADJUSTER/INVESTIGATOR REPRESENTING Amica Mutual☐ ATTORNEY REPRESENTING [REDACTED]☐ OTHER (STATE RELATIONSHIP) [REDACTED]INSURANCE INFORMATION: POLICY [REDACTED] CLAIM [REDACTED]FULL NAME OF INSURANCE COMPANY: Amica Mutual Ins. Co.ADDRESS OR PHONE # OF INSURANCE CO: 781-295-0800AMOUNT OF COVERAGE ON BUILDING: 191,700 CONTENTS 119,020SIGNATURE OF PERSON RECEIVING REPORT: [Signature]

For HCFMCO Use Only

INFORMATION RELEASED:

QUANTITY	ITEM	DESCRIPTION	AMOUNT EACH	TOTAL/ITEM
	Photographs	3 x 5	\$3.00	
	Photographs	5 x 7	\$6.00	
	Photographs	8 x 10	\$9.00	
	Photos on CDROM		\$25.00	
	Public Report			
	Detail Report			
	Fire Department Rpt			

Receipt number: _____ TOTAL FEE: _____

REMARKS: _____

FESD SIGNATURE RELEASING INFORMATION ABOVE: _____

(Initials/Name)

Date: 09/19/04
 Time: 16:04

 PUBLIC RELEASE REPORT FOR HARRIS COUNTY
 LAW ENFORCEMENT

 CASE NO: 0408225232
 FIRE MARSHAL
 ATASCOCITA FD

Type of Offense: ARSON INHABITED MOTOR VEHICLES

Location: [REDACTED] GRID: 3760 0

 At/Between Date/Time Date/Time
 AT 08/22/04 03:39

 Premises Involved: MOTOR VEHICLE Weather Condition: NIGHT
 Cause of Fire: ELECTRICAL DISTR Method of Entry:

Complainant Information:

 NAME [REDACTED] AGE RACE SEX HISP
 C01 [REDACTED]

NAME OF INVESTIGATING OFFICER: HOLMES, B.D.		MODEL	VALUE/LOSS
PROPERTY INVOLVED:	TYPE/DESCRIPTION	MODEL	VALUE/LOSS
BRAND	TYPE/DESCRIPTION	MODEL	VALUE/LOSS
VEHICLE INVOLVED:	VEHICLE	VEHICLE	VEHICLE
MAKE	MODEL YR	STYLE	VEHICLE
FORD	01	VEHICLE	VEHICLE
(D) DAMAGED		VEHICLE	VEHICLE

Synopsis of Offense:

ON AUGUST 22, 2004, AT 0355 HOURS, INVESTIGATOR B.D. HOLMES RESPONDED TO A VEHICLE FIRE LOCATED AT [REDACTED] THIS WAS AT THE REQUEST OF THE ATASCOCITA VOLUNTEER FIRE DEPARTMENT. UPON ARRIVAL INVESTIGATOR OBSERVED A 2001 FORD SUPERCREW F150, HALF-TON TRUCK, DISPLAYING TEXAS LICENSE PLATE [REDACTED] THE FIRE DAMAGED THE PASSENGER COMPARTMENT OF THE VEHICLE, WHICH IS THE AREA OF ORIGIN. THE CAUSE OF THE FIRE IS AN ELECTRICAL MALFUNCTION IN THE ENGINE COMPARTMENT. THIS FIRE IS ACCIDENTAL IN NATURE.

FIRE DPT.

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCA# NO: 0408225232
Date 09/19/04 Time: 16:04
Page: 3

Property Involved:								Value/
Per/No Item	St	Brand	Type	NIC Number	Serial Number			Loss

Vehicle Involved:								Value/
Per/No	Status	Make	Model	Lit	VCO	LIC	LIS	Loss

C01	D	FORD			/		TX	20000
((FORD SUPERCREW F150 CREW CAB))								
VIN/SERIAL NUMBER :								
ARSON PROPERTY CLASS: N								

Synopsis of offense:

ON AUGUST 22, 2004, AT 0355 HOURS, INVESTIGATOR AND POLICE RESPONDED TO A VEHICLE FIRE LOCATED AT [REDACTED] THIS INCIDENT WAS REQUESTED BY THE ATASCOCITA VOLUNTEER FIRE DEPARTMENT. UPON ARRIVAL, INVESTIGATOR OBSERVED A 2001 FORD SUPERCREW F150, HALF-TON TRUCK, DISPLAYING TEXAS LICENSE PLATE [REDACTED]. THE FIRE DAMAGED THE PASSENGER COMPARTMENT OF THE VEHICLE, WHICH IS THE AREA OF ORIGIN. THE CAUSE OF THE FIRE IS AN ELECTRICAL MALFUNCTION IN THE ENGINE COMPARTMENT. THIS FIRE IS ACCIDENTAL IN NATURE.

Suspects Involved:

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENT

CA' NO: 0408225232

Dat 09/19/04 Time: 16:04

Page: 4

Narrative:

ENTERED BY: HOLMES, B. D.

Date: 09/14/04 Time: 15:14

ASSIGNMENT:

ON AUGUST 22, 2004, AT 0355 HOURS, INVESTIGATOR B. D. HOLMES RESPONDED TO A VEHICLE FIRE LOCATED AT [REDACTED]. THIS WAS AT THE REQUEST OF THE ATASCOCITA VOLUNTEER FIRE DEPARTMENT. THE FIRE ALARM TIME WAS 0339 HOURS. INVESTIGATOR ARRIVED ON SCENE AT 0420 HOURS.

SCENE SUMMARY:

UPON ARRIVAL INVESTIGATOR OBSERVED A 2001 FORD F150 SUPERCREW, FOUR DOOR PASSENGER TRUCK, DISPLAYING TEXAS LICENSE PLATE [REDACTED]. THE VEHICLE WAS PARKED IN THE DRIVEWAY IN FRONT OF THE RESIDENCE AT THE ABOVE LISTED ADDRESS. THE VEHICLE APPEARED TO BE IN GOOD CONDITION PRIOR TO THE FIRE. NO ITEMS WERE OBSERVED MISSING FROM THE VEHICLE. LIGHTING WAS GOOD DUE TO ARTIFICIAL LIGHTING IN THE AREA. THE WEATHER WAS CLEAR.

FIRE DAMAGE:

FIRE DAMAGE WAS ISOLATED TO THE VEHICLE ITSELF. THE ENGINE COMPARTMENT SUFFERED THE LARGEST AMOUNT OF FIRE DAMAGE. THE PASSENGER COMPARTMENT SUFFERED SMOKE AND HEAT DAMAGE.

AREA OF ORIGIN:

HEAVIEST AND MOST COMPLETE BURNING OF COMBUSTION OCCURRED IN THE ENGINE COMPARTMENT ON THE DRIVER'S SIDE NEAR THE WINDSHIELD, WHICH IS THE AREA OF ORIGIN.

EVIDENCE:

INVESTIGATOR DOCUMENTED THE SCENE WITH A SERIES OF COLOR DIGITAL PHOTOGRAPHS.

INJURIES/FATALITIES:

NONE REPORTED...

EXPOSURES:

THERE WERE NO EXPOSURE DAMAGES.

INSURANCE:

THE COMPLAINANT STATED THAT HE MAINTAINED INSURANCE THROUGH NEIGHBORHOOD INSURANCE COMPANY. 1-888-752-7834.

WITNESSES:

INVESTIGATOR SPOKE WITH ERICA WALKER, REPORTER #01, WHO STATED THAT SHE WAS ASLEEP IN HER BEDROOM AND HEARD A NOISE, SHE LOOKED OUT THE WINDOW AND THOUGHT THAT THE HOUSE WAS ON FIRE. SHE TOLD HER PARENTS AND EXITED THE RESIDENCE. ONCE OUTSIDE THEY SAW THAT THEIR TRUCK WAS

DETAIL REPORT FOR HA' IS COUNTY
LAW ENFORCEMENTCA : NO: 0408225232
Dat 09/19/04 Time: 16:04
Page: 5

Narrative:

ENTERED BY: HOLMES, B. D.

Date: 09/14/04 Time: 15:14

ON FIRE. SHE STATED THAT FIRE WAS COMING FROM UNDER THE HOOD OF THE VEHICLE.

INVESTIGATOR SPOKE WITH [REDACTED] COMPLAINANT #01, WHO STATED THAT HE HAD HAD NO PROBLEMS WITH THE VEHICLE. HE STATED HE HAD HAD NO PREVIOUS FIRES.

CAUSE OF THE FIRE:

UPON EXAMINATION OF THE SCENE AND SPEAKING WITH WITNESSES THE CAUSE OF THIS FIRE IS MOST PROBABLY AN ELECTRICAL MALFUNCTION. THIS IGNITED MATERIALS ADJACENT TO THE ELECTRICAL ITEM. THE CAUSE OF THIS FIRE IS ACCIDENTAL IN NATURE. ALL OTHER INCENDIARY, ACCIDENTAL AND NATURAL CAUSES HAVE BEEN ELIMINATED.

THIS CASE IS CLEARED EXCEPTIONALLY.



All Action Details for Issue

Print

VIN: 1FTRW07L51	Year: 2001	Model: F-SERIES	Case: 1401512384
Name: [REDACTED]	Owner Status: Original	WSD: 2001-05-23	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CB-IT MAY TAKE 7 DAYS FOR CONSUMER AFFAIRS TO BEGIN INVESTIGATE
Dealer: D4482 TEAM FORD
Odometer: 87000 MI
Analyst Name: JASON INCE
Action Date: 08/26/2004

Comm Type: PHONE
Analyst: JINCE
Action Time: 11.21.07.150

Origin Desc: US CONCERN CASE BASE
Action Date: No

Comments: CUSTOMER SAID: -CUST SAYS VEH WAS PARKED IN HIS DRIVEWAY ON THE NIGHT OF 20TH AUG. AND EARLY MORNING HIS DAUGHTER NOTICED THAT THERE WAS BURNING SMELL AND EVERYBODY RAN OUTSIDE AND NOTICED HIS VEH CAUGHT IN FIRE AND GOT BURNT ON TO GROUND...IT WAS COMPLETELY ENGULFED IN FLAMES. CUST SAYS CALLED FIRE DEPT. AND THEY CAME AND DOUSED FIRE. AND THEY THINK IT MUST HAVE BEEN AN SHORT CIRCUIT IN ELECTRICAL WIRING UNDER THE HOOD. - THE VEH IS STILL IN THE DRIVEWAY AND THE HOME OWNER ASSOCIATION WANTS THE VEH REMOVED. CUST SPOKE WITH A FORD REP AND WAS ADVISED TO LEAVE THE VEH ALONE UNTIL THE VEH WAS INSPECTED. CUST WAS SUPPOSED TO BE CONTACTED BACK IN TWO BUSINESS DAYS BY FORD'S LEGAL DEPT AND HAS NOT BEEN CONTACTED. CUST WOULD LIKE TO BE CONTACTED ON HIS CELL PHONE. [REDACTED] DEALER SAID: TEAM FORD 19005 EASTEX FREEWAY/HUMBLE, TX 77338. (CIC ADVISED: THANK YOU FOR CONTACTING US IN RELATION TO YOUR ONGOING CASE. CONSUMER AFFAIRS INVESTIGATIONS MAY TAKE UP TO 7 DAYS TO INITIATE. LET ME ASSURE YOU THAT THIS TYPE OF SITUATION IS A HIGH PRIORITY FOR FORD MOTOR COMPANY. I HAVE VERIFIED YOUR CONTACT INFORMATION TO ENSURE WE CAN CONTACT YOU WHEN FURTHER INFORMATION IS AVAILABLE OR REQUIRED.

FORD-005-LC1-1408

3/7/2005

All Action Details for Issue

Print

VIN: 1FTRW07L51 Year: 2001 Model: F-SERIES Case: 1401512364
 Name: Owner Status: Original WSD: 2001-05-23
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone:
 Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone:
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS
 Dealer: 04462 TEAM FORD Origin Desc: US CONCERN CASE BASE
 Odometer: 80000 MI Comm Type: PHONE
 Analyst Name: NAIDU SHARATH Analyst: SNAIDU3
 Action Date: 08/23/2004 Action Time: 11:09:08.817 Action Date: Yes

Comments: CUSTOMER SAID: -CUST SAYS VEH WAS PARKED IN HIS DRIVEWAY ON THE NIGHT OF 20TH AUG. AND EARLY MORNING HIS DAUGHTER NOTICED THAT THERE WAS BURNING SMELL AND EVERYBODY RAN OUTSIDE AND NOTICED HIS VEH CAUGHT IN FIRE AND GOT BURNT ON TO GROUND...IT WAS COMPLETELY ENKULFED IN FLAMES. CUST SAYS CALLED FIRE DEPT. AND THEY CAME AND DOUSED FIRE. AND THEY THINK IT MUST HAVE BEEN AN SHORT CIRCUIT IN ELECTRICAL WIRING UNDER THE HOOD. CUST SEEKING ASSISTANCE TOWARDS THIS ISSUES. AND CALLING TO REPORT THIS INCIDENT. DEALER SAID: -NONE-CRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT.

Data Element Name	Data Value
FIRE/ACCIDENT	F

Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
 Dealer: 04462 TEAM FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 80000 MI Comm Type: MAIL
 Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
 NEARON (L.C.)
 Action Date: 08/24/2004 Action Time: 13:52:11.211 Action Date: Yes

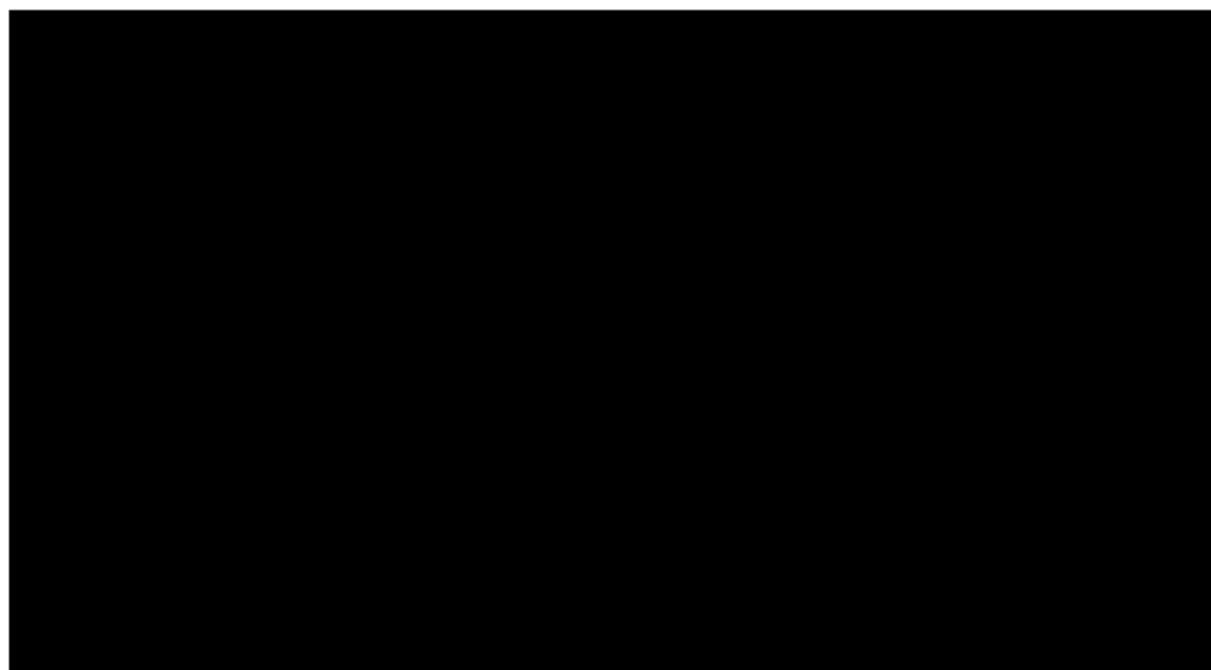
Comments: LPA WILL SEND DENIAL LETTER, NO OPEN RECALLS, ONP, BEYOND WARRANTY.

Data Element Name	Data Value
CERTIFIED LETTER #	US MAIL

Action: DENY ASSISTANCE - BEYOND WARRANTY
 Dealer: 04462 TEAM FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 80000 MI Comm Type: MAIL
 Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
 NEARON (L.C.)
 Action Date: 08/24/2004 Action Time: 13:52:53.445 Action Date: No

Comments: LPA WILL MAIL DENIAL, BEYOND WARRANTY, NO OPEN ONPS, RECALLS.

0005-005-LC1-1418

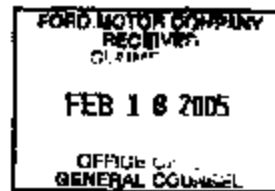


McBrayer Insurance Agency
234 South Tennessee Street
Cartersville, GA 30120
(770) 382-8300

February 11, 2005

Ford Motor Company
Consumer Affairs Dept.
16800 Executive Plaza Dr.
MD 3NE-B
Dearborn, MI 48126-4207

RECEIVED
FEB 16 2005



To Whom It May Concern:

Please find enclosed a claim on a Ford F-150 for [REDACTED]. There are also pictures and bills attached. Listed below are the amounts need to be paid for the damage the fire in the truck caused.

[REDACTED]	\$15,416.27
[REDACTED]	\$4,595.50
[REDACTED]	\$7969.53

If you have any questions or concerns please Kimberly Lovins.

[REDACTED]
Cartersville, GA [REDACTED]
[REDACTED]

Thanks


John McBrayer
McBrayer Agency

CUSTOMER
RELATIONS
2005 FEB 16 4:11 PM

ERN-005-LC1-1411

00001	CA	03	08	2003	9	03-0000958	000	Change	SP230 -3
File #	State	Incident Type	Station	Incident Number	Signature	File Number	File Number	File Number	File Number
Location: <input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the attached map. <input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the attached map.									
Street Address: <input type="checkbox"/> Intersection: <input type="checkbox"/> In front of: <input type="checkbox"/> Rear of: <input type="checkbox"/> Adjacent to: <input type="checkbox"/> Direction:									
Incident Type: <input type="checkbox"/> 1. Passenger vehicle fire									
Aid Given or Received: <input type="checkbox"/> Medical aid received: <input type="checkbox"/> Ambulance aid received: <input type="checkbox"/> Medical aid given: <input type="checkbox"/> Ambulance aid given: <input type="checkbox"/> Other aid given: <input type="checkbox"/>									
Actions Taken: <input type="checkbox"/> 1.1. Reroute traffic: <input type="checkbox"/> 1.2. Investigate: <input type="checkbox"/>									
Estimated Dollar Losses & Values: <input type="checkbox"/> 1.0. Property: <input type="checkbox"/> 1.1. Contents: <input type="checkbox"/>									
Hazards Materials Release: <input type="checkbox"/> 1.0. Hazardous materials release: <input type="checkbox"/>									
Mixed Use Property: <input type="checkbox"/> 1.0. Mixed use property: <input type="checkbox"/>									
Property Use: <input type="checkbox"/> 1.0. Property use: <input type="checkbox"/>									

00801	03	08	2003	9	03-0000558	000	<input type="checkbox"/> Police <input type="checkbox"/> Fire <input type="checkbox"/> Other	NFIRS -2 Form
<div style="display: flex; justify-content: space-between;"> Property Details <div style="border: 1px solid black; padding: 5px;"> C On-Site Materials or Products Enter up to three codes. Check one or more boxes for each code entered. <div style="display: flex; justify-content: space-between;"> <div> 1 Bulk storage or warehousing 2 Processing or manufacturing 3 Packaged goods for sale 4 Repair or service </div> <div> 1 Bulk storage or warehousing 2 Processing or manufacturing 3 Packaged goods for sale 4 Repair or service </div> <div> 1 Bulk storage or warehousing 2 Processing or manufacturing 3 Packaged goods for sale 4 Repair or service </div> </div> </div> </div>								
Estimated number of residential living units in building of origin whether or not all units became involved _____			E1 Cause of Ignition <input type="checkbox"/> Check box if this is an apparent report. 1 <input type="checkbox"/> Deliberate 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Hot oil surface 5 <input checked="" type="checkbox"/> Cause under investigation 6 <input type="checkbox"/> Cause undetermined after investigation					
Number of buildings involved _____			E2 Factors Contributing to Ignition Factor contributing to ignition (1) _____ Factor contributing to ignition (2) _____					
Acres burned (outside fires) <input type="checkbox"/> Less than one acre			E3 Factors Contributing to Ignition Check all applicable boxes 1 <input type="checkbox"/> Balance <input checked="" type="checkbox"/> None 2 <input type="checkbox"/> Possibly impaired by alcohol or drugs 3 <input type="checkbox"/> Unattended person 4 <input type="checkbox"/> Possibly mental disabled 5 <input type="checkbox"/> Physically disabled 6 <input type="checkbox"/> Multiple persons involved 7 <input type="checkbox"/> Age was a factor Estimated age of person involved _____ 1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female					
Ignition 03 <input checked="" type="checkbox"/> Marine area Area of fire origin _____ 00 <input type="checkbox"/> Undetermined Heat source _____ 00 <input type="checkbox"/> Undetermined Area first ignited 1 <input checked="" type="checkbox"/> Ignition confined to object of origin _____ 00 <input type="checkbox"/> Undetermined Type of material first ignited _____ Ignited within 10 or <70 _____			F2 Equipment Power _____ Equipment power source _____ F3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.					
Equipment Involved in Ignition _____ _____ _____ _____ _____			G Fire Suppression Factors Enter up to three codes. _____ Fire suppression factor (1) _____ Fire suppression factor (2) _____ Fire suppression factor (3) _____					
Mobile Property Involved <input type="checkbox"/> None Not involved in ignition, but instead involved in ignition, but did not become involved in ignition and burned _____ 150 _____ _____ _____			H2 Mobile Property Type & Make 10 <input checked="" type="checkbox"/> Passenger road vehicle Mobile property type _____ 00 <input type="checkbox"/> Ford Mobile property make _____ 1997 Year _____ _____ _____ _____					
_____ _____ _____ _____ _____			Legal Use <input type="checkbox"/> Fire-Resistant _____ <input type="checkbox"/> Access report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached					

Person/Entity Involved		Business name (if applicable)		Area Code	Phone Number
Local Option					
Check this box if same address as incident location. Then skip the three duplicate address lines.	Mr., Mr., Mrs.	First Name	MI	Last Name	Suffix
	Number	Prefix	Street or Highway	Street Type	Suffix
	Post Office Box		Apt./Suite/Room	City	
	State	Zip Code			

☐ More people involved? Check this box and attach Supplemental Forms (SF100-1a) as necessary

Owner		Business name (if applicable)		Area Code	Phone Number
Local Option					
Check this box if same address as incident location. Then skip the three duplicate address lines.	Mr., Mr., Mrs.	First Name	MI	Last Name	Suffix
	Number	Prefix	Street or Highway	Street Type	Suffix
	Post Office Box		Apt./Suite/Room	City	
	State	Zip Code			

Remarks
Local Option

DISPATCHED TO A VEHICLE FIRE WITH STRUCTURE ENDANGER. ON ARRIVAL FOUND INVOLVED TRUCK CLOSED TO HOUSE. FF PULLED HOSE OFF TRUCK AND EXTINGUISHED THE FIRE. TALKED WITH OWNER TO SEE IF HE HAD, HAD ANY PROBLEMS WITH THE VEHICLE. SHE SAID THE OTHER DAY THE LIGHTS WENT OUT AND VEHICLE WOULD NOT START. SHE PUT A 20 AMP FUSE IN, OTHER THAN THAT NO PROBLEMS. THE VEHICLE HAD HEAVY DAMAGE TO ENGINE AREA AND PASSENGER AREA. THE OWNER STATED SHE SAW THE FLAMES COMING, OUT OF THE ENGINE AREA FROM UNDER THE HOOD.

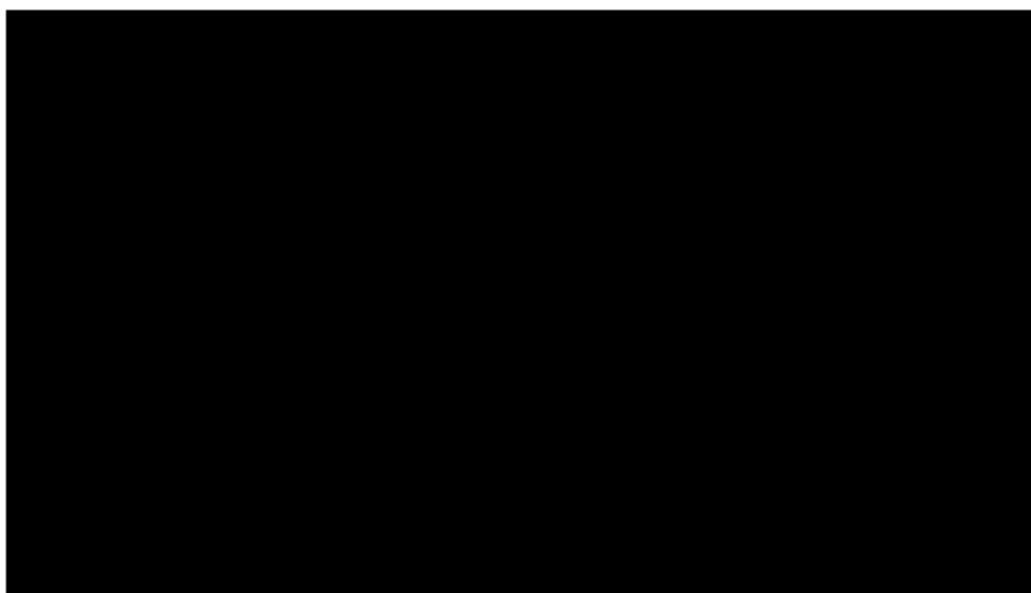
Authorization					
HERSON, T	HERSON, TIM	SE	E9	03	08
OFFICER IN Charge ID	Signature	Position or rank	Assignment	Month	Day
HERSON, T	HERSON, TIM	SE	E9	03	08
same as Officer making report ID	Signature	Position or rank	Assignment	Month	Day
31 Checks				2003	

00801		GA	MM DD YYYY	9	03-0000258	000	<input type="checkbox"/> Delete <input type="checkbox"/> Change		Write - 10 Personnel
Apparatus or Resource		Date and Time			Sent	Number of People	Use	Actions Taken	
Apparatus or Resource		CHECK 12 hours on dates below			<input checked="" type="checkbox"/>		Check all box for each apparatus to indicate the type use at the incident.	List up to 4 actions for each apparatus and each personnel.	
Apparatus or Resource		Month	Day	Year	Response/Time				
ID 03		Dispatch	03	08	2003	00:22	Sent	<input checked="" type="checkbox"/> Suppression	<input type="checkbox"/> <input type="checkbox"/>
Type 11		Arrival	03	08	2003	00:29	<input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		Clear	03	08	2003	01:36		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Personnel ID	Name	Rank or Grade	Attended	Action Taken	Action Taken	Action Taken	Action Taken		
PERSON, T	PERSON, TIM	SE	<input checked="" type="checkbox"/>						
IAN, J	RYAN, JOSH		<input checked="" type="checkbox"/>						
ID	Dispatch	Arrival	Clear	Sent		<input type="checkbox"/> Suppression	<input type="checkbox"/> <input type="checkbox"/>		
Type						<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Personnel ID	Name	Rank or Grade	Attended	Action Taken	Action Taken	Action Taken	Action Taken		
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
ID	Dispatch	Arrival	Clear	Sent		<input type="checkbox"/> Suppression	<input type="checkbox"/> <input type="checkbox"/>		
Type						<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		
Personnel ID	Name	Rank or Grade	Attended	Action Taken	Action Taken	Action Taken	Action Taken		
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						

30 207
CARTERSVILLE, GA

1014 GAINOR DRIVE WAY
BEFORE





All Action Details for Issue

Print

VIN: 1FMEU11XV [REDACTED] Year: 1997 Model: EXPEDITION Case: 550620285
Name: [REDACTED] Owner Status: Subsequent WSD: 1997-04-24
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED Primary Phone: [REDACTED]
Reason Desc: CAC RELATED - FM CSR FOLLOWING CONTACT Secondary Phone: [REDACTED]
Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CALLBACK ADD ADDITIONAL COMMENTS
Dealer: 20301 DON SANDERSON FORD INC Origin Desc: US CONCERN CASE BASE
Odometer: 180000 MI Comm Type: PHONE
Analyst Name: MARTINEZ GUILLERMO JOHNATHAN Analyst: GMART144
Action Date: 01/28/2005 Action Time: 15:18:14.189 Action Date: No

Comments: CUSTOMER SAID: - CUST CALLING TO PROVIDE ADDITIONAL INFO ABOUT HER LEGAL CASE AS DOCUMENTED IN HISTORICAL... CUST STATES INSURANCE REP CONTACT INFO IS 1 888 759 8034 X 21600- CLAIM # [REDACTED]
[REDACTED]-CUST WOULD LIKE TO KNOW IF THERE'S A PROBLEM WITH INSURANCE COMPANY TAKING POSSESSION THE VEH -DEALER SAID: -NONECRC ADVISED: PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED. ADVISED CUST INFO WOULD BE DOCUMENTED ACCORDINGLY... ADDITIONALLY ADVISED TO ALLOW THE FOLLOW UP TIME TO OCCUR AND TO DISCUSS THE MATTER FURTHER WITH LEGAL DEPT

Action: CALLBACK ADD ADDITIONAL COMMENTS
Dealer: 20301 DON SANDERSON FORD INC Origin Desc: US CONCERN CASE BASE
Odometer: 180000 MI Comm Type: PHONE
Analyst Name: ALVAREZ WALTER Analyst: WALVARES
Action Date: 02/02/2005 Action Time: 17:02:53.129 Action Date: No

Comments: CUSTOMER SAID: CUST CALLING BECAUSE CUST WANTS TO KNOW WHAT THE LETTER SHE RECEIVED IS ABOUT CUST'S VEH GOT ON FIRE (ISSUE DOCUMENTED AS PER HISTORICALS OF JAN 28 2005) AND CUST WANTS TO KNOW IF THE LETTER IS IN REGARDS TO THAT CRC ADVISED: PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED, THERE IS NO INFORMATION ON THE LETTER CUST CLAIMS TO HAVE RECEIVED

2/10/2005

ER05-885-LC1-1417

All Action Details for Issue

Print

VIN: 1FMEU18LXV	Year: 1997	Model: EXPEDITION	Case: 530620285
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1997-04-24	
Symptom Desc: FIRE/SMOKE SCORCHED/BURNT UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone: [REDACTED]	
Issue Type: 10 OGC	Issue Status: CLOSED		

Action: CONTACT ADVANCED TO OGC

Dealer: 20301 DON SANDERSON FORD INC

Origin Desc: US CONCERN CASE BASE

Odometer: 150000 MI

Comm Type: PHONE

Analyst Name: ALVAREZ WALTER

Analyst: WALVAREZ

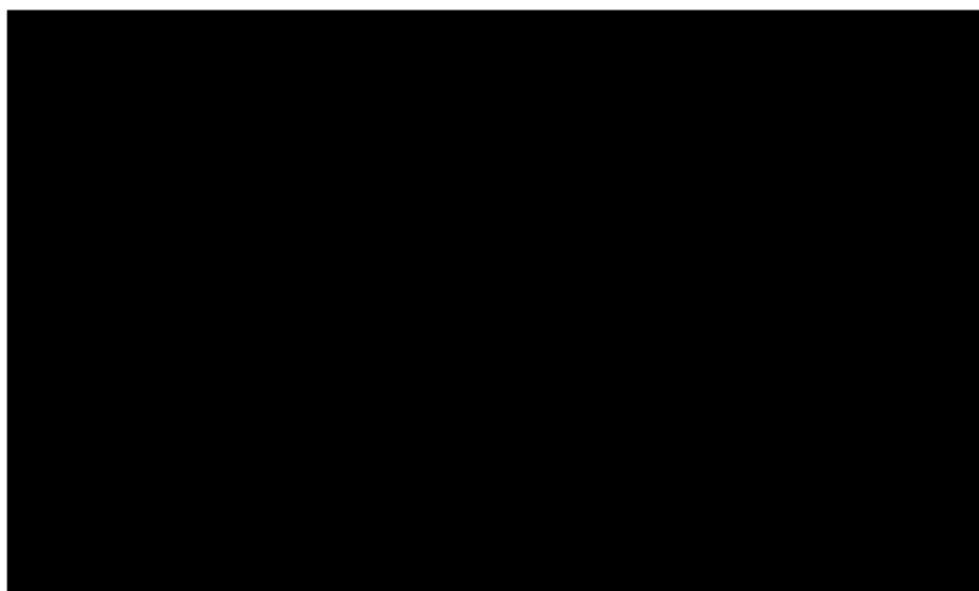
Action Date: 01/28/2005

Action Time: 14:44:22.247

Action Date: No

Comments: CUSTOMER SAID: -CUST CLAIMS CALLING BECAUSE SHE WANTS COMPENSATION FROM FORD DUE TO A SPONTANEOUS FIRE ON HER VEH, THE DETAILS ARE AS FOLLOWS: SATURDAY 22ND 0 JANUARY FIRE STARTED ON THE MOTOR, THE VEH WAS OFF, AND IT STARTED TO GET ON FIRE SPONTANEOUSLY. VEH CURRENTLY AT HOME THERE IS A FIRE DEP REPORT, IT WAS WITH THE FIRE DEP GLENDALE. CUST CLAIMS IT WAS A PROBLEM WITH ELECTRICITY. CUST CLAIMED WITH THE INSURANCE CO, BUT THEY DO NOT WANT TO PAY, AND THEY JUST WANT TO GIVE A LITTLE. VEH IS A TOTAL LOSS, UNREPAIRABLE. THE FIRE CONSUMED THE VEH IN 5 MINUTES, THE VEH WAS PARKED AND NOT RUNNING. CUST INDICATES SHE IS A SINGLE MOTHER AND SHE IS STILL PAYING FOR THE VEH, AND INDICATES SHE WANTS TO BE HELPED FINANCIALLY SINCE HER FINANCIAL SITUATION DETERIORATED DUE TO THIS PROBLEM. FURTHER INFO CAN BE PROVIDED BY CUST IF NEEDED. CUST CALLED INITIALLY TO SEE IF FIRE WAS RELATED TO RECALL 05828, OF WHICH SHE HEARD ON THE NEWS. CUST CLAIMS THERE WAS DAMAGE TO ANOTHER VEH PARKED NEXT TO CUST'S VEH WHEN THE FIRE OCCURED AND OWNER OF SUCH VEH OBTAINED THE INSURANCE INFO FROM CUST, NO CONTACT FROM THAT INDIVIDUAL TO CUST YET. CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

2/10/2005





FISHER KANARIS, P.C.
ATTORNEYS AT LAW

200 NEW YORK AVENUE, SUITE 2000
NEW YORK, NEW YORK 10021
NEW YORK, NEW YORK 10021
TELEPHONE: 212 474 4000
FAX: 212 474 4000
E-MAIL: FISH@FISHERKANARIS.COM

Water's Direct Dial
(212) 475-1200

E-Mail Address:
FISHERKANARIS@FISHERKANARIS.COM

November 19, 2004

RECEIVED

NOV 24 2004

Via Facsimile, Certified Mail/
Return Receipt & Regular Mail

Dennis E. Ross
Vice President/Gen. Counsel
Ford Motor Company
The American Road
#1205
Dearborn, MI 48126

Ford Motor Company
Consumer Affairs
P.O. Box 6248
MD-3NB-B
Dearborn, MI 48126

CONSUMER AFFAIRS
SECTION

4 NOV 22 P2:31

Re: Hanover re: [REDACTED]
Claim No.: [REDACTED]
D/L: 11/18/04
Our File No.: 04-1710

Dear Mr. Ross:

Please be advised the undersigned law firm has been retained by Hanover Insurance Company in regards to a loss suffered by its insured, [REDACTED]. On November 18, 2004, [REDACTED] suffered the loss of his 1999 Ford Expedition to fire which originated in the engine compartment. Unfortunately, the fire also spread to his residence at 4613 Taft Parkway, Metairie, LA.

Approximately \$200,000.00 in damages occurred to the home. Hanover Insurance insured this residence and will be seeking recovery from any party that our investigation determines to be potentially responsible.

We request that you contact our office in regards to inspecting the vehicle and the scene of the fire. At present, the scene is being preserved but it is exposed to the elements. Time is of the essence and we look forward to hearing from you shortly.

FISHER KANARIS, P.C.
ATTORNEYS AT LAW

Ford Motor Company
November 19, 2004
Page 2

Any questions or concerns may be addressed by contacting the undersigned.

Very truly yours,

FISHER KANARIS, P.C.



Ernest L. Clifford

ELC:cam

E:\04-1710\Letter\Ford.01.wpd

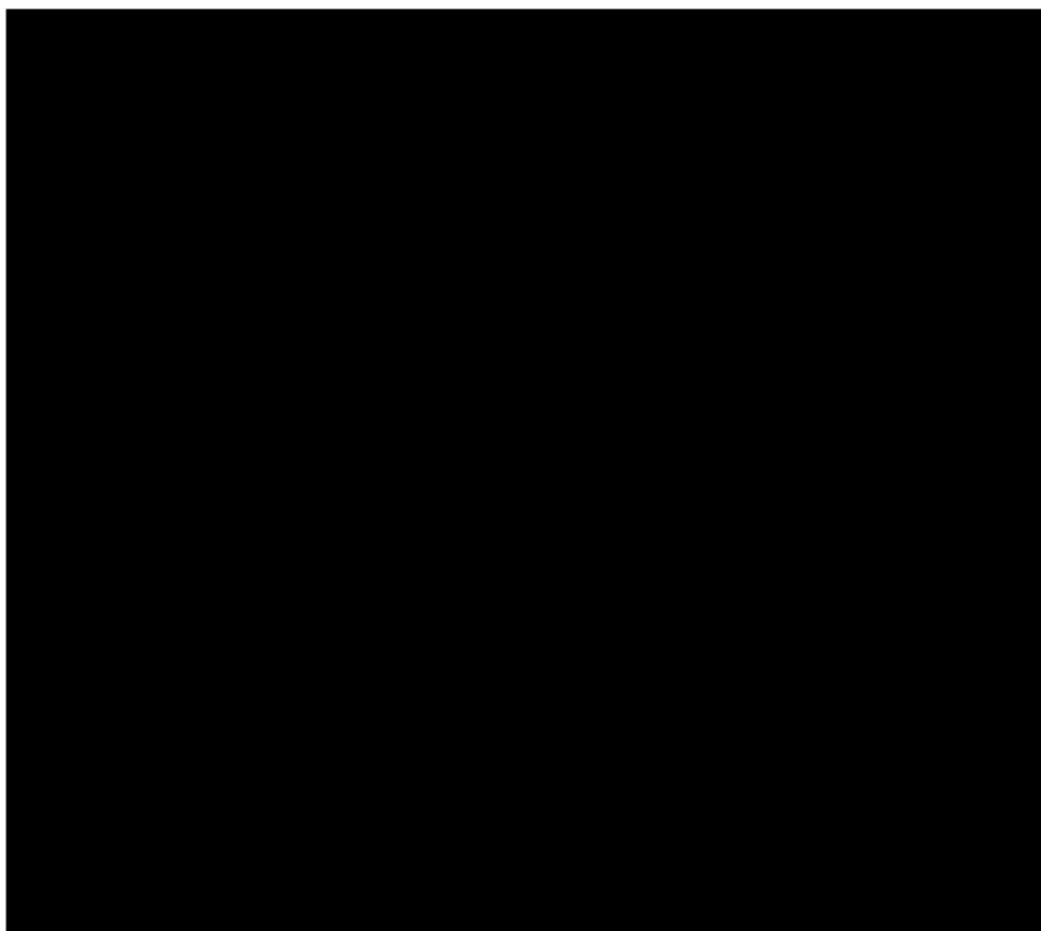
Action Detail

VIN: 1E6BU17LXX	Year: 1999	Model: EXPEDITION	Case: 580303274
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1999-04-30	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - FIRE CLAIM		Secondary Phone:	
Issue Type: 07 LEGAL	Issue Status: CLOSED	Dealer: VETERANS FORD	
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION		P & A Code: 00610	
Action Desc: REDIRECT TO OGC - PROPERTY DAMAGE OVER \$10,000			
Odometer: 85427 MI	Comm Type: PHONE		
Action Date: 11/23/2004	Action Time: 12:13:20:503	Action Date: No	
Analyst Name: FONSECA, LOURDES HEARON (L.C.)	Analyst: LFONSECA		

COMMENTS: PROPERTY DAMAGE ESTIMATED AT \$200,000, HOME AND CAR BURNED. LPA FORWARDING TO OGC.

11/23/2004

ER05-085-LC1-1421



RECEIVED

FEB 17 2005

BEGINNING OF CONTACT
02/16/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

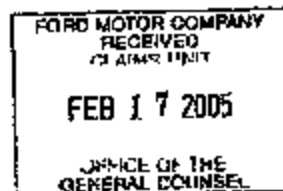
19.15.03

REGION: 47 CINCINNATI	OGC ISSUE	CASE NBR: 13867308D4
VIN: 1FMRU18W7W1	ZONE: D1	OPENED: 02/08/2005
	ENGINE: W	CLOSED: 02/08/2005
	VEH TYPE: T	
LAST NAME: [REDACTED]		STATUS: CLOSED
TITLE: [REDACTED]		MI: [REDACTED]
ADDRESS: [REDACTED]		
CITY: LOUISVILLE	STATE: KY	ZIP: [REDACTED]
HOME PHONE: [REDACTED]		
MODEL YEAR: 1998	MODEL: EXPEDITION WAGON 4X4	
MILEAGE: 100000		
DEALER NAME: BYERLY FORD INC	SALES CODE: F47017	P & A: 05702
REASON CODE: 0782 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE
 ACTION: 705 - CONTACT ADVANCED TO OGC
 DOCUMENT: ANALYST: ROUDDUS QUDDUS, RAZIA

DATE: 02/08/2005 TIME: 09:28.16:
 ACTION DATA/COMMENTS:

CUSTOMER SAID: -VEH BURNT IN THE GARAGE ON 03/27/04 - POLICE ARRIVED AT THE SCENE -FIRE DEPT ARRIVED AT THE SCENE AND PUT OUT THE FIRE- THEY SAID IT COULD BE ATTRIBUTED TO AN ELECTRICAL FIRE BECAUSE THE FOCUS OF THE FIRE UNDER THE HOOD - NOONE WAS WAS HURT GARAGE WAS BURNT BUT THERE WAS NO FURTHER DAMAGE TO THE HOUSE DUE TO THE FIREWALL BETWEEN THE GARAGE AND THE HOUSE THE DOOR IN BETWEEN WAS BURNT AND THERE WAS SMOKE DAMAGE INSIDE THE HOUSE THOUGH SUCH AS CURTAINS AND FURNITURE BECAUSE THE WHOLE TIRES BURNED EXCEPT FOR A 8" PIECE OF THE DRIVER'S SIDE TIRE - THE INSURANCE COMPANY WAS CONTACTED / THEY PAID FOR THE DAMAGE TO THE HOUSE BUT CUST DOES NOT KNOW WHO PAID FOR THE VEH- THE VEH WAS TOTALLED AND THE INSURANCE COMPANY TOOK IT - OLRSHP WAS CONTACTED TO INFORM THEM BUT THEY SORT OF COLD SHOULDERED IT - CUST SEEKS ASSISTANCE FROM FORD BECAUSE THEY HEARD ABOUT THE NEW RECALL AND FEELS THAT DEFECT COULD BE RESPONSIBLE FOR THE FIRE WANT TO KNOW DEALER SAID: BYERLY FORD 4041 DIXIE HWY. LOUISVILLE, KY 40216 TEL: (502) 448-1861 NONE CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.



CONSUMER AFFAIRS

02/16/2005 FAXOIN

ERG-885-LC1-1422

All Action Details for Issue

Print

VIN: 1FMEU1RW7W [REDACTED] Year: 1998 Model: EXPEDITION Case: 1386730904
 Name: [REDACTED] Owner Status: Original WSD: 1998-01-28
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNED UNDERHOOD Primary Phone: [REDACTED]
 Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone: [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS
 Dealer: 05702 BYERLY FORD INC Origin Desc: US CONCERN CASE BASE
 Odometer: 111500 MI Comm Type: PHONE
 Analyst Name: JOYANIE GREAVES Analyst: JGREAV11
 Action Date: 03/30/2004 Action Time: 10.43.02.755 Action Date: Yes

Callor Information if Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
MR. DAVID GARY		BLANDFORD	5022689832	OTHER

Comments CUSTOMER SAYS: - PARKED VEH IN GARAGE ON SATURDAY... IT WAS SITTING FOR ABOUT 30-45 MINUTES WHEN I LEFT IN ANOTHER VEH... WHEN RETURNED ABOUT 2 HRS LATER NOTICED THE GARAGE HAD BLACK SMOKE COMING OUT - DISCOVERED THAT VEH HAD CAUGHT ON FIRE... THE ENTIRE ENGINE COMPARTMENT WAS BURNED OUT - EVERYTHING IN THE GARAGE THAT WAS PLASTIC WAS DAMAGED OR DESTROYED; THERE WAS SMOKE DAMAGE TO PARTS OF THE HOUSE; ALL THE PLASTIC TRIM AROUND THE GARAGE WAS MELTED; THE ENTIRE GARAGE HAS BEEN BLACKENED - HAVE TURNED EVERYTHING OVER TO THE INSURANCE COMPANY; VEH IS STILL AT THE HOME ON THE DRIVEWAY - CONTACTED THE JEFFERSON TOWN FIRE DEPT... THEY HAVE PICTURES, NO REPORT WAS PROVIDED PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT. INFERENCE CASE ID: 5349

Data Element Name

Data Value

FIRE/ACCIDENT

F

Action: MAKE OUTBOUND CALL TO CUSTOMER
 Dealer: 05702 BYERLY FORD INC Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 111500 MI Comm Type: PHONE
 Analyst Name: GRAHAM, ROCHELLE Analyst: RGRAHAM1
 Action Date: 03/31/2004 Action Time: 16.57.55.087 Action Date: Yes

Comments CONTACTED CUSTOMER REGARDING VEHICLE CONCERN... ADVISED INSURANCE COMPANY HANDLING CLAIM. ADVISED CUSTOMER NO RELATED RECALLS... CONTINUE WORKING WITH INSURANCE CARRIER SINCE THEY MAY SUBROGATE AGAINST FORD IF PRODUCT DEFECT FOUND.

Data Element Name

Data Value

CONTACT PERSON

DAVID GARY BLANDFORD

Action: REFER TO INSURANCE CARRIER - INSURANCE COMPANY ALREADY INVOLVED
 Dealer: 05702 BYERLY FORD INC Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 111500 MI Comm Type: MAIL

2/24/2005

E905-885-LC1-1423

Analyst Name: GRAHAM,
ROCHELLE

Analyst: RGRAHA41

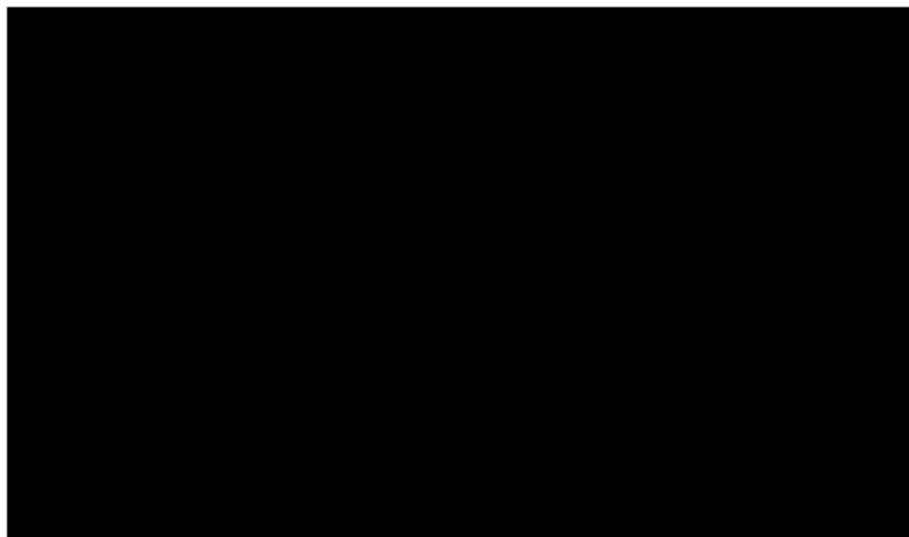
Action Date: 03/31/2004

Action Time:
17.02.41.453

Action Date: No

Comments NO RELATED RECALLS... SENT CUSTOMER "INSURANCE CARRIER ALREADY INVOLVED" LETTER.

2/24/2005





J&S CLAIM SERVICE, INC.

1112 REYCRAFT, KALAMAZOO, MICHIGAN 49001

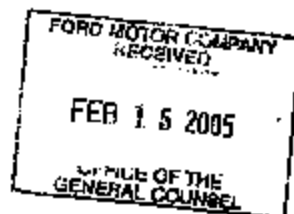
(269) 342-4727 • FAX (269) 342-0307

February 10, 2005

Ford Motor Company

Attn: Jody Banchiu - Litigation Department
(FAX #: 313-322-1450)

RE: Insured: [REDACTED]
Date of Loss: 12/19/04
Our File No: [REDACTED]
Claim No.: [REDACTED]



Dear Ms. Banchiu:

We represent Auto-Owners Insurance Company. They have a homeowner's policy with [REDACTED] who resides at [REDACTED] Cassopolis, Michigan [REDACTED]

On December 19, 2004, [REDACTED] had a fire at his home. It appears that the possible cause of the fire may have been a malfunction of 1998 Ford Expedition. The day previous to this the vehicle had been in for some service work at C. Wimberley Automotive group in Cassopolis, Michigan. The contact person is Vickie Woods at C. Wimberley. Their address of 66081 M-51 South, Dowagiac, Michigan and the contact telephone number is 269-782-2151.

C. Wimberley, after being advised of this loss, had contacted their insurance carrier who is Universal Underwriters. Universal Underwriters then followed up to contact an expert by the name of Sam Borrello who can be at 734-658-1857. On behalf of Auto-Owners Insurance Company we had contacted James Raad of Nedervek Associates, telephone number 1-800-222-1868 to complete an investigation.

These two individuals met recently and after their investigation, they felt that it would be necessary to advise Ford Motor Company of a possible subrogation potential as it pertains to this fire.

-12/19/04
-Cassopolis, MI
-98 Exped
-Day before

FEB 10 2005 15:52

PAGE 01

EN05-005-LC1-1425

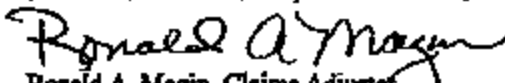
Page Two

We would appreciate it if after review of this information you would contact me to discuss the details of this.

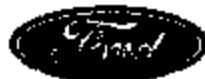
We thank you in advance for your anticipated cooperation.

Sincerely yours,

J & S CLAIM SERVICE, INC.


Ronald A. Magin, Claims Adjuster
RAM/cw

Cc: Auto-Owners Ins. Co.



Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48124-2648

February 23, 2005

RECEIVED
FEB 28 2005

J & S Claim Service, Inc.
1112 Freycraft
Kalamazoo, MI 49001
ATTENTION: RONALD MAGIN

Re: Claimant: [REDACTED]
DOVE: 12-18-2004
Claim #: [REDACTED]

Dear Mr. Magin:

We acknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

- ☒ 1. Attach statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.
- ☒ 2. A copy of the police and/or fire report.
- ☒ 3. Original color photographs of the vehicle's collision/fire damage & the alleged defective parts, from several different angles.
- ☐ 4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- ☒ 5. Original color photographs of the accident / fire scene from several different angles.
- ☒ 6. Attach a copy of your expert's report and the expert's original photographs.
- ☒ 7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
- ☒ 8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

Please answer the following in the space provided. If you need additional space, please use the back of the form;

- 9. What was the city and state of occurrence: CASSOPOLIS MI MICHIGAN
- 10. The 17 digit vehicle identification number: 3 1 FMPU1BL9W [REDACTED]
- 11. What was the mileage at time of occurrence: 88,161
- 12. What is the alleged defect: SEE REPORT
- 13. Has the alleged defective part been repaired or replaced? (circle one) Yes or No

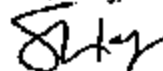
14. What is the current location of the vehicle, and the alleged defective part(s)?
[REDACTED] - GARAGE OWNED BY MOUNTAINESQUE (INST)
15. List all after market additions or modifications that were made to the vehicle:
[REDACTED]
16. Was the engine running? (circle one) Yes or No
17. Were the keys in the ignition? (circle one) Yes or No
18. Was this vehicle purchased new or used: USED
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: BAITS CAR STORE - SOUTH BEND, IN - 2003

Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.

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

Please Note: If you propose to repair the vehicle for continued usage, such repairs may not be performed until after Ford Motor Company has inspected the vehicle and removed and tested any component part you claim to be defective or advised you in writing that it does not intend to perform such inspection and/or testing at this time. But even in that event, Ford Motor Company will insist that all components claimed to be defective are maintained and preserved for trial.

Sincerely,



Shawn L. Norton
Claims Analyst /
Litigation Assistant

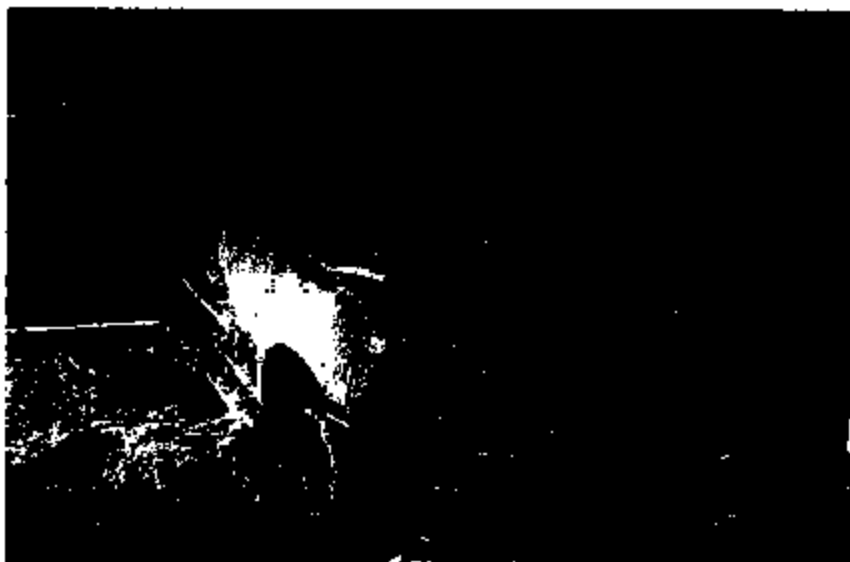
DATE: 3/11/2005

INSURED: [REDACTED]

CLAIM NO.: [REDACTED]

Description #1: 1998 FORD EXPEDITION INVOLVED IN THE FIRE.

Description #2: _____



Description #3: _____



EMMS-005-101-1429

DATE: 3/11/2005

INSURED: [REDACTED]

CLAIM NO.: [REDACTED]

Description #1: PHOTO'S SHOW EXTERIOR OF THE HOUSE. THIS IS
THE EAST SIDE LOOKING AT THE GARAGE DOORS.

Description #2: _____

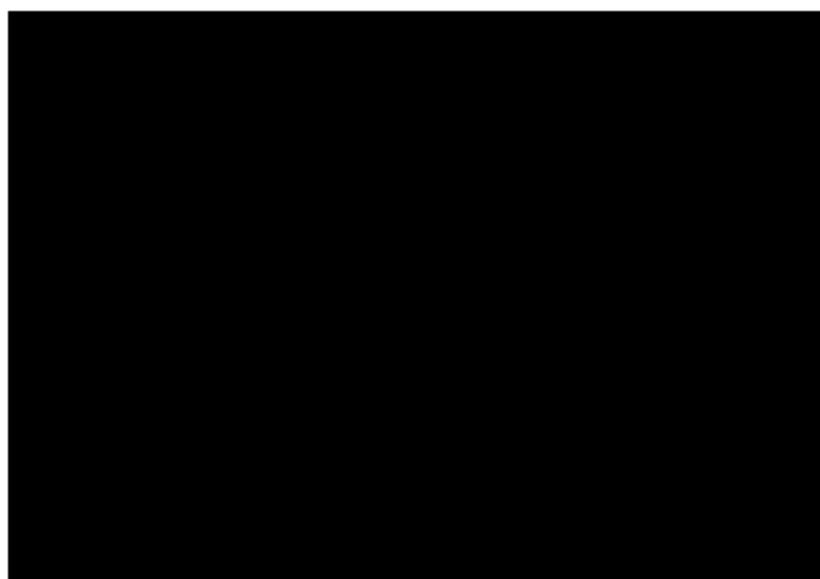


Description #3: _____



Description #4: _____





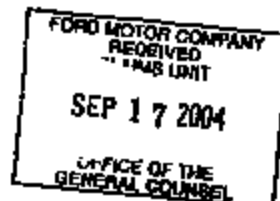


ALLMERICA FINANCIAL®
CITIZENS INSURANCE®
HANOVER INSURANCE®

103 Commerce Blvd
PO Box 4898
Syracuse NY 13221
Fax Number: 877/865-5860
Telephone: 800/628-0250 Ext 1434

August 31, 2004

FORD MOTOR COMPANY
3 PARKLANE AVE PTW STE 514
DEARBORN MI 48126



Re: Our Insured: [REDACTED]
Claims Number: [REDACTED] Adjuster Code: 029
Date of Loss: 08/20/04
Your Insured: FORD MOTOR COMPANY
Your Claims No:

Dear Ford Motor Company:

Our investigation indicated the above incident was caused by the negligence of your insured. Enclosed are our subrogation papers, please forward your payment for the total amount listed below.

Our Payment:	\$7261
Deductible:	\$500
Total Claims:	\$7761.00

Thank you for your cooperation in this matter.

Very truly yours,

John Betar
Inside Adjuster

Enclosure(s)

INVESTIGATION REPORT

[illegible]

08/28/04 THU 04:49 [TX/RX NO 9478] 0002

E003-005-LC1-1492

NEW BRUNSWICK POLICE

NJ0121400

2004-38797

A. PAGE NO.

B. INCIDENT NO.

On the noted date and time the undersigned was dispatched to 8 8th St. for a report of a vehicle fire. Upon arrival the fire department was on scene and had already extinguished the vehicle fire. A 1997 Ford F-150 Pick up truck registered [REDACTED] to [REDACTED] was parked in the driveway area of [REDACTED] which caught on fire and was severely damaged. The flames also damaged the side of the house which the driveway faces. The vinyl siding was melted and two windows were broken. A 2003 Volkswagen GTI (PYP46B-NY) owned by Dawn C. Bowitz was also damaged. The left rear taillight, rear logo and license plate frame were melted.

[REDACTED] reports he was woken up by his girlfriend, [REDACTED] who smelled the fire. They went outside to further investigate and confirmed there was a fire. [REDACTED] reports she called 911 immediately to report the fire. [REDACTED] reports with the assistance of [REDACTED] they moved her vehicle which was parked in front of the vehicle that caught on fire to avoid further damage. The Three occupants of the 2nd floor apartment, Hector, Orlando and Angie Tapia were notified of the fire by an unknown neighbor and exited the house. No injuries by anybody were reported.

Upon arrival [REDACTED] reported arson as a possibility stating that he parked his vehicle at approx. 1000pm in the driveway asking how could it just catch on fire? When asked about any suspect information he could not provide any. According to Deputy Chief Grischuck and Fire Inspector Quagliata the preliminary investigation indicated the vehicle fire was not suspicious, started in the engine compartment and that the investigation is still on going. Sgt. Chapman was on scene. The Ford Truck was taken by Guaranteed Motors.

P.O. A. Ramirez

7241

2 of 6

8-20-2004

[REDACTED]

☐ Records☐ D.B.☐ Juvenile☐ Operations

08/24/04 THU 08:40 (TL/RX NO 9478) 003

EAC-005-LC1-1433

JUL 26 2004 18:20

POC SWITCH ROOM

P.04

ADDITIONAL VICTIM REPORT

NEW BRUNSWICK POLICE		NJ 0121400		2004-38787			
2 OF 3		REAVES, KENNY				<input type="checkbox"/> FUGITIVE <input type="checkbox"/> ESCAPEE <input type="checkbox"/> UNKNOWN	
NORTH BRUNSWICK, NJ		37		01/15/07		<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNK	
LINK		LINK		LINK			
HOUSE FIRE DAMAGE		COM P		TYPE OF VICTIM <input type="checkbox"/> 1. INDIVIDUAL <input type="checkbox"/> 6. COMM. PUBLIC <input type="checkbox"/> 2. FINANCIAL <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 3. BUSINESS <input type="checkbox"/> 4. ACCIDENTAL <input type="checkbox"/> 5. CRIMINAL		SURVIVOR TYPE <input type="checkbox"/> 1. NONE <input type="checkbox"/> 2. BY LACERATION <input type="checkbox"/> 3. BY OTHER <input type="checkbox"/> 4. LOSS OF TOOTH <input type="checkbox"/> 5. MOUTH BURN <input type="checkbox"/> 6. BY OTHER <input type="checkbox"/> 7. POOL, HT, BURN <input type="checkbox"/> 8. OTHER BURN	
RELATIONSHIP OF VICTIM TO OFFENDING PARTY <input type="checkbox"/> UNKNOWN <input type="checkbox"/> STRANGER <input type="checkbox"/> BROTHER <input type="checkbox"/> SISTER <input type="checkbox"/> CHILD OF SISTER <input type="checkbox"/> EMPLOYEE <input type="checkbox"/> ACCIDENTAL <input type="checkbox"/> NEAR <input type="checkbox"/> NEARBY <input type="checkbox"/> FATHER <input type="checkbox"/> MOTHER <input type="checkbox"/> SISTER <input type="checkbox"/> BROTHER <input type="checkbox"/> FRIEND <input type="checkbox"/> OTHER KNOWN <input type="checkbox"/> STEP- <input type="checkbox"/> NEARBY <input type="checkbox"/> SON <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> EX- <input type="checkbox"/> NEAR <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY <input type="checkbox"/> NEARBY							

3 OF 3		NEW BRUNSWICK, NJ 08901				<input type="checkbox"/> FUGITIVE <input type="checkbox"/> ESCAPEE <input type="checkbox"/> UNKNOWN	
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VEHICLE FIRE DAMAGE		COM P		TYPE OF VICTIM <input type="checkbox"/> 1. INDIVIDUAL <input type="checkbox"/> 6. COMM. PUBLIC <input type="checkbox"/> 2. FINANCIAL <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 3. BUSINESS <input type="checkbox"/> 4. ACCIDENTAL <input type="checkbox"/> 5. CRIMINAL		SURVIVOR TYPE <input type="checkbox"/> 1. NONE <input type="checkbox"/> 2. BY LACERATION <input type="checkbox"/> 3. BY OTHER <input type="checkbox"/> 4. LOSS OF TOOTH <input type="checkbox"/> 5. MOUTH BURN <input type="checkbox"/> 6. BY OTHER <input type="checkbox"/> 7. POOL, HT, BURN <input type="checkbox"/> 8. OTHER BURN	
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						<input type="checkbox"/> FUGITIVE <input type="checkbox"/> ESCAPEE <input type="checkbox"/> UNKNOWN	
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				TYPE OF VICTIM <input type="checkbox"/> 1. INDIVIDUAL <input type="checkbox"/> 6. COMM. PUBLIC <input type="checkbox"/> 2. FINANCIAL <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 3. BUSINESS <input type="checkbox"/> 4. ACCIDENTAL <input type="checkbox"/> 5. CRIMINAL		SURVIVOR TYPE <input type="checkbox"/> 1. NONE <input type="checkbox"/> 2. BY LACERATION <input type="checkbox"/> 3. BY OTHER <input type="checkbox"/> 4. LOSS OF TOOTH <input type="checkbox"/> 5. MOUTH BURN <input type="checkbox"/> 6. BY OTHER <input type="checkbox"/> 7. POOL, HT, BURN <input type="checkbox"/> 8. OTHER BURN	
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P.O. A. RAMIREZ		2241		4 OF 5		08/20/04	
Records		O.B.		Juvenile		Operations	

08/20/04 THU 08:40 (TX/RI NO 0478) 004

EAS-005-1C1-1434

JUG-25-2004 18:21

POC SWITCH ROOM

P.06

BRUNSWICK POLICE		NJ0121400		2004-38797																																																												
2 OF 3 BOWITZ, DAWN C.																																																																
NEW BRUNSWICK, NJ 08901						8-20-2004																																																										
SAA																																																																
2003						VW																																																										
GTI						2 DR																																																										
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Records

D.B.

I.D.

Operations

08/26/04 THU 08:40 [TL/RX NO 9478] 0000

EP05-005-LC1-1438

POLY SWITCH ROOM

Form	Sheet	Date summary (if applicable)
HEADLINE EXP 6000 (Station HQ)	000	Incident/Passenger vehicle fire
1: Basic	---	8 Sign off
2: Fire	---	Case under investigation
Firenet	---	INCIDENT REPORT
	1	EXPOSURE 1
	2	EXPOSURE 2
	3	ENGINE 1 CO. REPORT
	4	

P. 03
- 1 -
Summary

FID	State	Date	Time	Incident	Exp	Station
12014	NJ	08/20/2004	03:07	0402225	000	BQ

Now Brunswick, NJ

Printed: 04/20/2004 11:20

00/ZE/04 THU 00:48 (TX/RX NO 9478) [2005

EA04-085-LC1-1438

WELAND FIRE

C: Incident Type
131 Passenger vehicle fire

D: Aid Given or Received
M None

E1: Dates & Times
Check boxes if dates are the same as Above Date.
Alarm 08/20/2004 0307
X Arrival 08/20/2004 0309
X Controlled 08/20/2004 0318
X Lost with checked 08/20/2004 0433

E2: Special situation

For Local Use

WORK AVAILABLE

Method of Alarm to the FD

7 011/Telephone to fire to the department

F: Actions Taken

(all incident types)

1. 11 Salvage
2. 12 Salvage & overhaul
3. 36 Investigate

G1: Resources

Apparatus or Personnel from unit
OR Apparatus Personnel
Suppression 3 12
EMS 0 0
Other 1 1
all received included

G2: Estimated \$ Loss & Value

LOST: Property 0 X None
Contents 0 X None
PRE-INCIDENT VALUE
Property 0
Contents 0

H1: Casualties

Deaths Injuries
Fire Service 0 0
Total Casualties 0 0
Total casualties 0 0
Including EMS patients 0 0

X None

Deaths Injuries
Including Child FISC 0 0

Field notes are used to determine loss counts:
Fire Service - NFIRS, Civilian Fire - NFIRS
EMS - NFIRS, Hospital - Hospital total casualties.
Only Fire Service and Total Casualties are on NFIRS.

Modules

- X 2-Person
- 3-Structure
- 4-Civilian Fire Casualty
- 5-Fire Service Casualty
- 6-EMS
- 7-Hospital
- 8-Hospital Fire
- 9-Apparatus
- 11-Arson

NOT including:
Hazardous Ch. cas. 0 0

H2: Detector Alarmed Occupants? H3: Hazardous Material Release
Yes No Unknown

I: Blinded area Property

J: Property Use
410 1 or 2 family dwelling

K1: Persons/Entities Involved AND K2: Owner

Last Name First Name Business Major Street or Highway Name
1 [redacted] [redacted] [redacted] [redacted]
2 [redacted] [redacted] [redacted] [redacted]

K2: [redacted] Building

M: Authorization
Officer in charge ID Name (last, first, initial)
4026 [redacted]

Position or rank Assignment Date
Dep. Chief CFC 08/20/2004

X: Check box if same as Officer in charge
Member calling report Name (last, first, initial)
4026 [redacted]

Position or rank Assignment Date
Dep. Chief Reporting 08/20/2004

NEW BRUNSWICK FIRE DEPARTMENT
FDID 12014 State NJ Date 08/20/2004 Time 03:07 Incident Exp Station
0402225 000 HQ

New Brunswick, NJ

Printed: 08/20/2004 11:20

10/20/2004 10:21 PC SWITCH ROOM

#	Last Name	First Name	Ext.	Phone	Street or Home	State
1					New Brunswick NJ 08901	
2	Tapia		2nd fl		New Brunswick NJ 08901	
3	Tapia		2nd fl		New Brunswick NJ	
4	Tapia		2nd fl		New Brunswick NJ	
5	Leah		PU Owner		Wrightstown NJ	
6	Vacant		tel fl			
7						
IC: OWNER			Building			

NEW BRUNSWICK FIRE DEPARTMENT
FOID 12014 **State** NJ **Date** 08/20/2004 **Time** 03:07 **Incident** 0402225 **Exp** 000 **Station** HQ

New Brunswick, NJ

NRW3
 Printed: 08/20/2004 11:20

FD-204 (Rev. 10-1-22)

POC SWITCH ROOM

P.11

Being units in building of origin. (Whether or not all units became involved) <input type="checkbox"/> Not restricted <input checked="" type="checkbox"/> Yes		Material products or materials on the property, (whether or not become involved) On-site materials: <input type="checkbox"/> None <input type="checkbox"/> Material Storage Unit	
B2: Number of buildings involved (State for incident in 000 equivalent) <input type="checkbox"/> None <input checked="" type="checkbox"/> One		1. 2. 3.	
B3: Acres burned (outside area) <input type="checkbox"/> None <input checked="" type="checkbox"/> Less than 1 acre		1. 2. 3.	
D1: Area of fire origin <input type="checkbox"/> UU <input checked="" type="checkbox"/> Undetermined		D3: How fire started? <input type="checkbox"/> UU <input checked="" type="checkbox"/> Undetermined	
D2: Heat source? <input type="checkbox"/> UU <input checked="" type="checkbox"/> Undetermined		D4: Type of material that ignited <input type="checkbox"/> UU <input checked="" type="checkbox"/> Undetermined	
E1: Cause of ignition <input checked="" type="checkbox"/> Cause under investigation		E2: Human Factors Contributing to Ignition (check all that apply) <input type="checkbox"/> None	
E2: Factors Contributing To Ignition <input type="checkbox"/> None <input checked="" type="checkbox"/> One or more		1. 2. 3. 4. 5. 6. 7.	
F1: Equipment involved in ignition Brand: Model: Serial #: Year:		F2: Equipment Power Source F3: Equipment Portability Portable <input type="checkbox"/> Stationary <input type="checkbox"/>	
G1: Fire Suppression Factors <input type="checkbox"/> None <input checked="" type="checkbox"/> One or more		H: Mobile Property Involved <input type="checkbox"/> None <input checked="" type="checkbox"/> One or more	
1. 2. 3.		Mobile property type 10 Passenger road vehicle, etc. Mobile property make PO Ford Year: 1997	
Requires Modules: <input type="checkbox"/> None <input checked="" type="checkbox"/> One or more		License Plate #: State: NY	

NEW BRUNSWICK FIRE DEPARTMENT

FDID State Date Time Incident Exp Station

12014 NJ 08/20/2004 03:07 0402225 000 HQ

New Brunswick, NJ

NRJIS
 Printed: 08/22/2004 11:28

08/28/04 THU 08:48 (TX/RX NO 8475) 0011

BR95-005-LC1-1441

CALL FOR REPORTED VEHICLE FIRE.
UPON CAR 21 ARRIVAL, FOUND P/U TRUCK IN DRIVEWAY HEAVILY INVOLVED IN FIRE
WITH EXPOSURE PROBLEM TO HOUSE AT # 8 - 6TH ST.
21 HAD DISPATCH UPGRADE ALARM FOR ADDITIONAL RESPONSE.
TASK ASSIGNMENTS:
ENGINE 1 - STRETCH 1.75" HANDLINE TO EXTINGUISH FIRE IN VEHICLE AND GET
DOWN EXPOSURES.
LADDER 1 - CHECK LOCATIONS AT # 8 #12 6TH ST. FOR ANY INTERNAL FIRE
EXTENSION.
ENGINE 2 - STANDBY HYDRANT FOR SECURING WATER SUPPLY.
FIRE UNDER CONTROL IN 10 MINUTES.
P/U TRUCK SUSTAINED TOTAL DESTRUCTION TO MOTOR COMPARTMENT AND CAB AREAS.
FIRE MELTED VINYL SIDING TO EXPOSURE AT # 8 6TH ST. (ENTIRE "C" SIDE OF
HOUSE), NO EXTENSION INTO STRUCTURE.
FIRE DAMAGED VEHICLE PARKED IN FRONT OF FIRE VEHICLE (SEE EXPOSURE REPORT).
HOUSE AT #12 6TH ST HAD SLIGHT SMOKE DAMAGE. NO FIRE EXTENSION.
INSPECTOR 1-26 (QUAGLIATA) ON SCENE FOR FIRE INVESTIGATION. REPORT TO FOLLOW.
VEHICLE INFORMED BY GUARANTEED MOTORS FOR INVESTIGATION.
WORD ON SCENE FOR REPORT - CASE # 04- 367970306.
NO REPORTED INJURIES.
UNABLE TO CONTACT PROPERTY OWNER.
FIRE REPORTED BY BASEMENT TENANT WHEN SMOKE ODOR NOTICED.
OWNER OF FIRE VEHICLE VISITING BASEMENT TENANT AT TIME OF FIRE.
OWNER STATED VEHICLE WAS PARKED AT LOCATION AT 2200 HRS. NO REPORTED OPERATIONAL
PROBLEMS.
FIRE / EXPOSURE AREAS OVERMINDED.
P.D. STANDBY TILL VEHICLE TOWED BY GUARANTEED MOTORS.
ALL TENANTS REOCCUPIED STRUCTURE AT # 8 6TH ST.
COMMAND TERMINATED 0433 HRS.

NEW BRUNSWICK FIRE DEPARTMENT
FDID 12014 NJ 08/20/2004 03:07 Incident Exp Station
HQ

New Brunswick, NJ

Printed: 08/20/2004 11:20

10/22

PCC SWITCH ROOM

P. 13

88 + 6TH ST SUSTAINED DAMAGE TO VINYL SIDING FROM VEHICLE FIRE IN DRIVEWAY.
ENTIRE "D" SIDE OF HOUSE SIDING DAMAGED.
INTERIOR OF SAME WAS CHECKED. OUTSIDE AREA OVERMARKED BY F.O.
NO FIRE EXTENSION INTO HOUSE.

NEW BRUNSWICK FIRE DEPARTMENT
FDID 12014 NJ 08/20/2004 03:07 Incident 0402225 Exp 000 Station EQ
New Brunswick, NJ
Printed: 08/20/2004 11:20

08/20/04 THU 03:40 [TX/RX NO 0476] 0013

ENR0-025-101-1443

NEW BRUNSWICK FIRE DEPARTMENT
OFFICE

POL SWITCH KILL

P. 14

EXPOSURE 2 WAS TO VEHICLE PARKED IN FRONT OF FIRE VEHICLE.
EXPOSURE VEHICLE BELONGED TO BASEMENT TENANT (40 - 4TH ST)
VEHICLE - VOLKSWAGEN GTI
FIP 160
DAMAGE TO LICENSE PLATE HOLDER / REAR DRIVER SIDE TAIL LIGHT / REAR VW
EMBLEM.
NYPD ON SCENE FOR REPORT.

Seq #: 003

NEW BRUNSWICK FIRE DEPARTMENT
FDID State Date Time Incident Exp Station
12014 NJ 06/20/2004 03:07 0402225 000 HQ

New Brunswick, NJ

REPORTED
DATE: 06/20/2004 11:20

06/26/04 THU 08:40 [TEL/RI NO 0476] 0014

ENR5-005-LC1-1444

ENGINE 1 CO. REPORT

DISPATCHED FOR CAR FIRE AT ABOVE.
C-21 REPORTS FULLY INVOLVED PICKUP IN DRIVEWAY WITH IMPINGEMENT ON STRUCTURE.
1-3/4" STITCHED TO PROTECT EXPOSURE THEN EXTINGUISHED VEHICLE.
APPROX. 50% GALS. USED.
ASSIST L-1 WITH CHECK FOR EXTENSION.
ASSIST INSPECTOR AT SCENE.
VEHICLE REMOVED.
THIS COMPANY TAKES UP.

P.15

NEW BRUNSWICK FIRE DEPARTMENT	FDID	State	Date	Time	Incident	Exp	Station	New Brunswick, NJ
	12014	NJ	08/20/2004	03:07	0402225	000	HQ	

Printed: 08/20/2004 11:20

08/20/04 TWT 08:49 (TX/RX NO 04781) 015

EN05-005-LC1-1445

New Brunswick Division of Fire Safety
Investigation Report

Printed: 05/25/04

Page: 1

Investigation No: 04-08-20-030	Dept. Num: 482225	Date Fire Occurred: 05/20/04 - Friday	Alarm Time: 03:07
		Date of Investigation: 05/20/04 - Friday	Invest. Time: 03:20
Address of Incident:	8 Sixth Street Block/Lot: 461 - 30		Number of Alarms: 1
Owner/Agent:	[REDACTED] North Brunswick NJ [REDACTED] (cell)		
Occupant(s):	[REDACTED]		
Fire Discovered by:	[REDACTED]		
Fire Reported by:	[REDACTED]		
Weather:	Conditions: None Temperature: 65 F		
Case Status:	C - Closed Investigation		
Fixed Property Use:	98-Uncovered Parking Area	Height:	
Construction:			
Dimensions:			
Occupancy:	N/A		
Roof:	N/A		
Exterior:	N/A		
Interior walls:			
Electrical:	N/A		
Heating System(s):	N/A		
Condition:			
Chimney(s):	N/A		
Insurance: Company Name:	Howover Citizens Insurance Company 163 Commerce Blvd Liverpool NY 13086 Policy Expires: 02/09/2005	Policy: AMT 6886467 Phone: 1-800-628-0250	
Agent:	Commerce National Insurance Services 1701 Highway 70 East, Cherry Hill NJ 08034	Phone: 1-856-480-7000	
Adjuster:	Howover Citizens Insurance Company	Phone: 1-800-628-0250 1541	
Damage: Prior Damage:	No noticeable damage		
Interior Damage:	Destroyed, along with engine compartment		
Exterior Damage:	Fire damage to front and cab sides		
Contents Damage:	Interior contents destroyed, minor loss to bag area		
Companies Responding:	Engines Engine 1, Engine 2 and Car 21 Ladder: Ladder Co. 1 Rescue:		
Assisting Agencies:	Officer in Charge Deputy Chief Grischuk	Police #: 2004-38797	Alarms: 1
Type of Situation Fought:	13-Vehicle fire		
Smoke Detectors:	N/A		
Point of Origin:	Motor compartment		
Ignition Source:	Unknown		
Material Ignited:	Multiple		
Cause of Fire:	Accidental - 03		
Method/Operation:			
Other Reports:	Police: X Detention: N ATF: N Other:		
	Photos Taken: Y Evidence Taken: N		

04/28/04 THU 08:49 [TX/RX NO 0478] 010

ER25-025-LC1-1448

Investigation #: 04-05-20-030 Dept. Ref: 402225

Date Fire Occurred: 08/20/04 - Friday

Alarm Time: 03:07

Date of Investigation: 08/28/04 - Friday

Invest. Time: 03:20

Address of Incident: 8 Sixth Street

Number of Alarms: 1

Persons Associated with this Incident

Association Name	Address	Age	Race	Sex	Soc-sec-no.
Occupant: [REDACTED] / Vehicle Owner	[REDACTED] New York Road Brighton, NJ	07/25/1975	White	M	
Occupant: [REDACTED]	[REDACTED] 1st Apartment New Brunswick, NJ	12/24/1975	White	F	
Occupant: [REDACTED]	[REDACTED] 2nd floor New Brunswick, NJ	05/16/1982	Hispanic	M	
Occupant: [REDACTED]	[REDACTED] 2nd floor New Brunswick, NJ	04/17/1980	Hispanic	M	
Occupant: [REDACTED]	[REDACTED] 2nd floor New Brunswick, NJ	06/14/1983	Hispanic	M	
Lincoln Avenue/Building Owner	[REDACTED] North Brunswick, NJ 08902	01/15/1967	Unknown	M	

Vehicle Involved:
Equipment Involved:Ser. #: 1FUP 060N KALL 23
Ser. #:Lyc.: [REDACTED] Make, Model: Ford F150
Make, Model:Year: 1997
Year:

Injuries: Firefighters: 0

Civilians: 0

Fatalities: Firefighters: 0

Civilians: 0

Investigated by:

Dominick Quaglia 26

Date Approved: 8/24/2004

Fire Official Approval:

Remarks:

Notes re: Report Narrative, from: 08/20/04 14:35

At 0320 hours this date, the undersigned was notified by New Brunswick Police Dispatch and requested to respond to a vehicle fire located at 8 Sixth Street. Upon arrival I met with Deputy Chief Brischak who stated that the vehicle was parked in the driveway, located on the exposure B side of the house. He also stated that the fire extended from the vehicle to the vinyl siding of 8 Sixth Street and an additional vehicle parked in front of fire vehicle.

Upon investigation of the scene, the vehicle was a black 1997 Ford F-150 truck. The entire engine and passenger compartments were completely destroyed. The area of origin was the engine compartment. The battery which was located on the passenger side and the master cylinder, located near the fire wall on the driver side were completely consumed. The radiator was partly melted and the entire fiberglass hood was gone.

I spoke with [REDACTED] vehicle owner, and he stated that he had parked the vehicle at approx. 2200 hours and at 0300 hours his girlfriend [REDACTED] woke up to the smell of smoke and saw from her basement apartment window a orange glow coming from under the vehicle. Together they went outside to see the truck's engine compartment completely in fire. [REDACTED] returned to the apartment, called 911 and returned with her car keys to move her vehicle, which was parked in front of the fire vehicle.

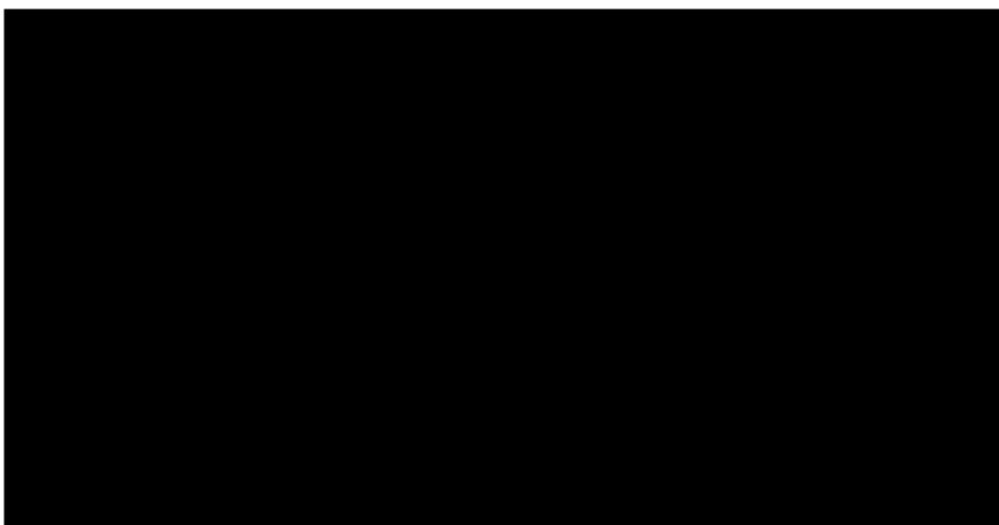
[REDACTED] made mention to the responding Police Officer and Chief Brischak asking how could it just catch fire, stating to the vehicle being set on fire. He could not offer any reason or suspect information and had no problems with anyone in regards to parking in the driveway.

Guaranteed Motors towed and impounded the vehicle at its yard until it could be photographed. At 1100 hours, I met with Det. DeLong of the 300th ID Unit at

Gervase Motors and he photographed the vehicle.

This fire is accidental most likely caused by an unspecified problem within
the engine compartment.

Det 22
Dimitri Quilista
Fire Inspector



**Wisconsin Mutual**

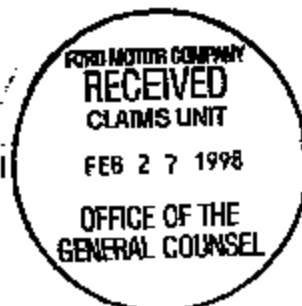
Insurance Company
8201 Excelsior Drive
Madison, Wisconsin 53717-1907
(608) 836-1883 FAX (608) 836-1845

February 23, 1998

Ford Motor Company
Office of the General Counsel
Park Lane Towers West, Suite 400
3 Park Lane Blvd.
Deer Borne, MI 48126
Attn: Mary Skavington

RE: Our Insured:
Our Claim No:
Date of Loss:
Policy No:

11/20/97



Dear Ms. Skavington:

This letter is to notify your company of a loss by our insureds. While in a parking lot, unattended, in Spooner, Wisconsin a fire developed under the hood whereby a subsequent total loss now exists. The vehicle is a 1997 Ford Expedition, serial #1FMBU18WXV1

Currently the vehicle is located at Safety Engineering Associates, Inc., 2798 South Fish Hatchery Road, Madison, Wisconsin 53711-5398. That firm will be determining the cause and origin with Mr. Don Marty as contact person.

Sincerely,

Ronne Squire

Material Damage Supervisor

RS:kb

ORGANIZED 9801

ENG-005-LC1-1449



HOBART M. HIND, JR.
Senior Associate
Tampa
hhind@bbplaw.com



July 9, 2003

Ms. Shawn L. Norton
Ford Motor Company - Office of the General Counsel
Parklane Towers West
Suite 300; Three Parklane Blvd.
Dearborn, MI 48128-2588

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 5/13/03
Our File Number: 0480-0305066

Dear Shawn:

In response to your letter dated May 19, 2003, we provide the following responses:

2. The vehicle was parked in [REDACTED] garage when it caught fire. The vehicle had not been driven since approximately 3:00 in the afternoon on the day of the fire. See attached report.
3. Attached.
6. Approximately 88,000 miles.
7. We are attempting to obtain photograph exhibits and will provide copies of same upon receipt.
10. Our investigation is continuing.
11. Our investigation is continuing.
14. We are attempting to obtain this information and copies of same will be produced upon receipt.
15. Attached.
16. None.
21. No.
22. No.

*98,000 (M)
Police/Fore Rpt*

BUTLER PAPPAS WEINMULLER KATZ CRAIG LLP

Miami	Allred L. DuPont Building, 169 East Flagler Street, Suite 1300, Miami, Florida 33131	Telephone: (305) 416-0994	Facsimile: (305) 416-0946
Tallahassee	SunTrust Bank Building, 3520 Thomasville Road, Suite 102, Tallahassee, Florida 32309	Telephone: (904) 894-4111	Facsimile: (904) 894-4999
Tampa	Bayport Plaza, 6200 Courtney Campbell Causeway, Suite 1100, Tampa, Florida 33607	Telephone: (813) 281-1900	Facsimile: (813) 281-0900

www.butlerpappas.com

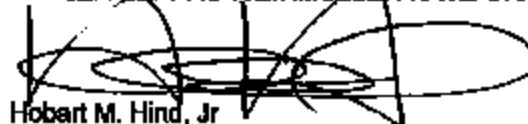
Shawn Norton
July 9, 2003
Page 2

25. The subject vehicle was purchased used by [REDACTED] on December 5, 2001 from Far South Auto, Inc. with 78,947 miles.

Should you have any further questions, please feel free to contact us at any time. In the meantime, we will continue to investigate the issues that are still open in this case.

Very truly yours,

BUTLER PAPPAS WEIHMULLER KATZ CRAIG LLP



Hobart M. Hind, Jr

Enclosures

FD-302a (Rev. 11-27-70)

54022	FL	5	13	2003	78	03-0082660	000	Complete Narrative
Unit	State	Incident Date	Month	Day	Year	Incident Number	Sequence	

Narrative:

Dispatched to a structure fire with smoke showing from a house. All units responding from stations. EN70 and P070 on scene found EN46 on scene laying a 3 inch supply line from the road to the house. Lt. 46 advised he had heavy smoke showing from a two car detached garage. Lt. Anderson assumed command and along with FF Cranor, FF Wilson and FF Berggren went to the garage to find EN46s crew advancing an 1 3/4 line to the east side single door of the garage the fire was venting from the same door. Lt 46 asked for the garage door to be opened and Lt. Anderson had FF Berggren open the door from the outside, the other FFs pulled a second line off of EN46 and backed up the first crew at the side door. The fire was knocked down and ventilation was started. CH71 and 72 arrived on scene and took over command, Lt. Anderson was sent inside for operations inside the garage. The fire was still burning in the attic space, Lt. Anderson had his crew advance up a ladder and knock that fire down. The attic had large amounts of stored products and the fire was still burning, we had to remove most of the things in that space before the fire would go out.

05/14/2003 02:13:36 AMERSON

Inspectors Report:

IN70 and FM70 on scene found a two car detached garage with a red, 1997, Ford Expedition parked in the right bay of the garage facing in. IN70 and FM70 spoke with the on scene fire crew from EN46, they stated upon arrival they found the east side garage door open and fire coming from the engine compartment of the vehicle with extension to the attic space of the garage. IN70 and FM70 walked around the perimeter of the garage and noted the smoke staining in the eaves of the garage along the roof line. On the east side of the garage IN70 noticed the garage door was open. On the ground next to the door was a white B:C extinguisher appeared to have been used. The west side garage bay door was rolled up. The east side garage bay door was removed during suppression activities. Upon entering the garage IN70 and FM70 noted the vee pattern on the north wall, this fire damage indicated the fire was on or about the vehicle. Upon the inspection of the vehicle it was noted the hood was down and almost gone. Fire appeared to have come from under the wheel wells on both sides and the front grill area. In side the vehicle was damage done by what appeared to be fire extension through the fire wall of the vehicle. IN70 took pictures of the vehicle in the garage. The vehicle was removed from the garage to aid in the overhaul of the garage. After the vehicle was removed from the garage IN70 and FM70 took more picture of the vehicle and then removed some of the drop down from the engine compartment area of the vehicle. The fire appeared to have originated on or about the engine compartment of the vehicle. This fire appeared to be unintentional in nature, the exact cause was undetermined.

Statements:

(owner)

Naples, FL

DOB

DL# B100-161-67-090-0

5'11" White/Male

stated that he was awakened by his neighbors son that stated he saw smoke coming from his garage on his way home. He came outside and opened the east door to the garage and observed that fire was coming from the engine compartment from the vehicle inside. He went and obtained an extinguisher he had inside his home and attempted to extinguish the fire. He then went to his boat and retrieved another extinguisher that did not extinguish the fire also. He quickly moved his other vehicle that was parked in front of the east bay door to a safe location and then went back and moved a boat that was parked in front of the west bay door to a safe location. He went on to say by that time the first fire truck showed up and took over the scene. He also stated that his wife was the last one to drive the vehicle and

64022	FL	5	13	2003	70	03-0002660	000	Complete Narrative
Incident #	State	Incident Date	Year	Station	Incident Number	Report #		

Narrative:

park it in the garage around 15:00 or 15:15. He changed the oil in the vehicle the weekend prior to the fire.

(owner)

Naples, FL.

DOB

DL# 8100-079-66-666-0

5'6" White/Female

stated she came home with the vehicle and the kids and parked it in the right bay of the garage. She then was also waken by the neighbors son that told them their garage had smoke coming from it. She stated that she did have repairs done to the vehicle at Tamiami Ford back on March 13, 2003, because the vehicle would hesitate when accelerating. showed a work invoice from Tamiami Ford to IN70 and EN70.

CCSO Case # 15309-03

Cpl. Porowski #1608

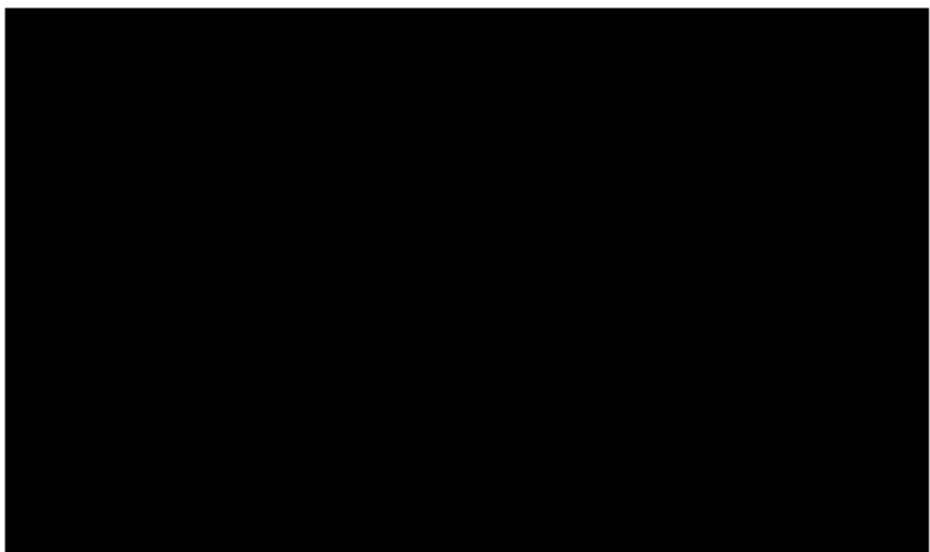
vehicle Vin # 1FMEP1710V1

Follow up investigation:

On 5/14/03 IN70, EN70 and DN71 went out to look at the vehicle and the garage. Upon arrival found Matt Mark with James M. Mark & Associates, Inc. on scene to investigate the fire from the Nationwide Insurance. Also on scene Debra Osborne from Nationwide Insurance Claims to assess the fire damage. Their private investigator also stated that he believed the fire started on or about the engine compartment of the vehicle.

IN70 - Fire Inspector Jason Gunkle
 EN70 - Fire Marshal William Silvester
 CH71 - Assistant Chief Dave Anderson
 CH72 - Deputy Chief Nolan J. Sepp

05/16/2003 15:45:30 GUNKLE



COMMONWEALTH OF KENTUCKY
HOPKINS CIRCUIT COURT
CIVIL BRANCH
DIVISION
CIVIL ACTION NO. 02-CI- 913

PLAINTIFFS

VS.

COMPLAINT

FORD MOTOR COMPANY
Serve: PA, C.T. Corporation System
Ky Home Life Building
Louisville, KY 40202

DEFENDANT

* * * *

Come the Plaintiffs

COUNT I

1. At all times hereinafter mentioned, the Defendant, Ford Motor Company ("Ford"), was and now is a foreign corporation engaged in the design, manufacture and sale of various vehicles; that Ford did and does carry on business within the State of Kentucky; and that its resident agent for service of process is C.T. Corporation System, Kentucky Home Life Building, Louisville, Kentucky 40202.

2. The cause of action hereinafter set forth arose as a result of business transacted by Ford in Kentucky and from goods and/or services Ford contracted to supply within the State of Kentucky, by reason of which this Court may exercise personal jurisdiction over Ford.

3. Lantrip previously purchased a 1997 Ford F 150 pickup truck, VIN # 1FTDX17W)VN [REDACTED], which had been designed, manufactured and sold by Ford.

4. Thereafter, on or about 3/16/02, Lantrip's vehicle was parked in the garage of his home at [REDACTED] in Madisonville, Hopkins County, Kentucky.

5. While Lantrip's vehicle was so parked, the truck caught fire by reason of negligence on the part of Ford in the design and/or manufacture of the vehicle, causing severe damage to the vehicle, to the house and contents and to a van and motorcycle parked in or near the garage thereof (hereafter, the "property").

6. As a direct and proximate result of the negligence of Ford, as aforesaid, the property of Lantrip was damaged in the amount of \$59,983.82, representing the difference between the fair market value thereof immediately before and immediately after said fire.

7. At the time of said accident, State Farm had in full force and effect an automobile insurance policy providing coverage for the vehicle of Lantrip, as well as a homeowner's policy providing coverage for Lantrip's home, contents and other vehicles.

8. Pursuant to the terms of its policy, State Farm has previously paid the sum of \$58,983.82 to or on behalf of Lantrip, which State Farm is now entitled to recover from Ford.

COUNT II

9. State Farm reiterates and reaffirms each and every allegation of Count I as fully as if set out at length herein.

10. Ford either expressly or impliedly warranted to those reasonably expected to use said vehicle that it was free from defects in manufacture and design and further warranted that the vehicle was fit for the purpose for which it was used, without an unreasonable risk of harm.

11. Said vehicle could not be operated without an unreasonable risk of harm to

Holmes.

12. The damages described herein were the result of a breach of warranty as hereinabove set forth.

COUNT III

13. State Farm reiterates and reaffirms each and every allegation of Count I as fully as if set out at length herein.

14. At the time of manufacture and sale of said vehicle by Ford, and at all times thereafter, the vehicle was in a defective condition unreasonably dangerous to operators thereof, including Holmes.

COUNT IV


15. Lantrip reiterates and reaffirms each and every allegation of Counts I, II and III as fully as if set out at length herein.

16. Lantrip is entitled to recover from Ford the sum of \$500.00, representing the deductible amount under his policies of insurance.

WHEREFORE, Plaintiffs demand judgment against the Defendant, Ford Motor Company, as follows:

- a) Judgment in favor of State Farm in the sum of \$59,965.82.
- b) Judgment in favor of Michael Lantrip in the sum of \$500.00.
- c) Interest thereon; their costs herein expended; attorney's fees and all other relief to which they may appear entitled.

JAMES R. ODELL, P.S.C.
PO Box 2258
429 North Broadway
Lexington, Kentucky 40588-2258
(859) 231-0210
Fax (859) 252-2917

BY: 
ATTORNEY FOR PLAINTIFFS

State Farm Insurance Companies



July 23, 2002

Ford Motor Company
Parklane Towers West
Suite 400
3 Parkland Blvd
Dearborn MI 48126-2568



Claim Office
P.O. Box 30279
Cherrette, Tennessee 37040
Phone: (931) 553-6700
FAX (931) 553-6799

*** CERTIFIED MAIL - RETURN RECEIPT REQUESTED ***

RE: Claim Number [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 3/16/02
Make, Model, & Yr: 1997 Ford F150 Supercab Pk
VIN: 1FTDX17W0V1 [REDACTED]

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire. This fire also damaged their home as well as a van and a motorcycle that was also in the garage.

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 (931) 553-6700 to set up a time for your inspection.

Sincerely,

Bill Fritz

Bill Fritz
Claim Specialist
State Farm Mutual Automobile Insurance Company
(931) 553-6700

BF/ac

cc: Claim Representative Jeremy Moran - 17-E037-009

3/16/02
- 197 F-150
- VIN

Page 2
Ford Motor Company
7/24/02

BF/ac

cc: Claim Representative Jeremy Moran - Fire Claim #17-E037-009

EP05-085-LC1-1480

EATON ENGINEERING COMPANY

P.O. Box 108
Nicholasville, Kentucky 40340

Thomas E. Eaton, PE, SCD
Telephone: (859) 485-5831

14 June 2002

Mr. Bill Fritz
STATE FARM FIRE & CASUALTY INSURANCE CO.
P. O. Box 30279
Clarksville, Tennessee 37040

RE: INVESTIGATION OF A FIRE INVOLVING A 1997 FORD F150 PICKUP
OWNED BY [REDACTED] THAT WAS INVOLVED IN A FIRE ON
16 MARCH 2002 IN MADISONVILLE, KENTUCKY

EEC FILE 220501

SFIC CLAIM: [REDACTED]

FORD VIN: 1FTDX17W0VN [REDACTED]

INSURED: [REDACTED] Madisonville, KY

Dear Mr. Fritz:

This letter is to report the results of an engineering evaluation of the cause of a fire involving a 1997 Ford F150 pickup truck owned by [REDACTED]. The truck caught on fire over an hour after being parked inside the garage at this home on 16 March 2002; the truck was last used to make a local 3-mile trip.

This report is based on an examination of the 1997 Ford at Sadioco (stock no. 270488) in Paducah, Kentucky, that was performed on 1 May 2002. At that time, there had been minimal post-fire disturbance of the truck. [REDACTED] was interviewed by telephone on 14 May 2002.

[REDACTED] indicated that he had purchased the used vehicle at Hudson Automotive in Madisonville when it was about two years old. The mileage at the time of purchase was in the 70-80,000 mile range. The odometer reading when the fire occurred was over 100,000 miles. Nothing unusual regarding the operation of the truck was noted prior to the fire.



██████████ said the truck had run perfectly until it caught on fire; no repair work had been required on the 1997 Ford pickup. He also said that he had done nothing to modify, repair, or alter the electrical wiring on the F150 truck. He had never had to replace an electrical fuse. The receiver and wiring for towing trailers was on the truck when it was purchased.

The vehicle examined was a white, 1997 Ford F150 XLT; it was assembled in 09/1996 with VIN: 1FTDX17W90VNE██████████. The truck had a gasoline V8 engine and an automatic transmission. The left, front tire was the only flat on the vehicle. The tires were General Ameri*550 AS X4, P235/70R16. The truck had a towing hitch receiver and a trailer light connecting harness. The truck-mounted connector for the trailer wiring was a Ford part identified by F4TB-14A464-AT.

From a general inspection of the 1997 Ford, it was evident that the fire had originated inside the engine compartment. The general visual inspection established that a slowly developing fire had originated on the left rear of the engine compartment in the immediate vicinity of the main electrical power block. The aluminum hood had melted.

The windshield was broken out, but fire had entered the truck cab only during the later stages of the fire. There was only limited fire damage inside the truck cab, and there had been little burning at lower levels in the cab. It was apparent that the fire did not originate inside the dash assembly or in the vicinity of the steering column. The dual air bags had not deployed.

The fire damages and burn patterns indicated the fire had originally developed in the upper, left, rear corner of the engine compartment. The origin of the fire was in front of the power brake booster assembly, in the area of the right side of the electric power block and above the left, front suspension. The origin area was also beside the left, center of the V8 engine. Close examination of the origin area showed that the fire had begun under the right, rear corner of the main electrical power block.

It was apparent that engine exhaust system components had not been involved in igniting the fire. Also, a slowly developing fire was indicated; engine oil, transmission fluid, and power steering fluid had not been involved in the fire. The brake master cylinder and the brake fluid reservoir were destroyed and consumed in the fire.

The electrical system on the vehicle was examined. The battery, main battery cable, alternator, and alternator cable was not involved in causing the fire. The wiring harness inside the truck cab was well removed from the origin of the fire. The wiring harness on the engine was not involved in causing the fire.

However, the main electrical wiring harness in the engine compartment was at the origin of the fire. All branch electrical circuits on the F150 truck were fed via the main electrical power block. In addition to large fuses, the power block contained various electrical relays. The power block was destroyed by fire. Because of this heavy fire damage, the post-fire status of the various electrical fuses and relays on the power block could not be determined.

The main, electrical power block was mounted on a pedestal frame fabricated from sheet metal. Numerous electrical wires in the main wiring harness were attached to the bottom of the power block. These wires ran through the mounting pedestal, around the right, rear corner of the pedestal to the left, rear corner of the engine compartment.

Examination of the electrical wiring in the area where the fire originated revealed numerous electrical wiring shorts had occurred in the main wiring harness under the power block. It was also found that the wiring shorts were concentrated around the location where the main harness was resting against the corner edge of the sheet metal pedestal that supported the power block. The location of the electrical shorts in the main wiring harness verified that the fire began underneath the right, rear of the power block and that the cause of the fire was an electrical system malfunction.

From examination of the fire-damaged vehicle and evaluation of the truck electrical system, it was concluded that the probable cause of the fire on 16 March 2002 was physical damage to the main wiring harness. Specifically, the electrical insulation was damaged where it rested against the sheet metal mounting pedestal for the electrical power block. This initiated an electrical short involving the main wiring harness with contained numerous feeder wires. The initial wiring short caused additional wiring shorts to occur nearby. Multiple wiring shorts involving feeder wires in the main wiring harness caused the engine compartment fire to be ignited. The primary causative factor in this case was physical damage to the truck wiring harness.



The fuse box at the lower, left side of the dash assembly was inspected. These fuses were found blown inside the cab:

Circuit #13 - 30A, Brake ON/OFF switch, rear antilock brake module, & brake pressure switch.

Circuit #14 - 15A, Interior lamps & accessory delay relay

Circuit #29 - 5A, Autolamp, instrument cluster, transmission control indicator lamp & switch

The owner's manual with the F150 truck called for a 15-Amp fuse in Circuit #13 instead of the 30-Amp fuse found blown in this circuit. However, the fire was ignited by multiple circuit faults (shorts) involving wiring coming from the main power block in the engine compartment - not by circuits fed from the fuse box in the truck cab.

There was no evidence found that the truck wiring harness had been modified or altered. No added or altered wiring was found at the fuse block where the fire began or at the fuse box inside the cab. The fire was not caused by after-market alteration of the electrical wiring on the vehicle.

It was noted that there was unusual and unexplained, post-fire appearance to the top of the engine oil, dipstick tube. The dipstick tube was located on the left side of the engine in the vicinity of the origin of the fire. No association between the dipstick tube appearance and the cause of the fire was found.

One set of photographs taken during the vehicle examination on 1 May 2002 is enclosed. Eaton Engineering has neither taken nor received custody of any evidence in this case. Also, Eaton Engineering is holding no physical evidence in this case.

To conclude, based on examination of the 1997 Ford F150 pickup owned by [REDACTED] it is this engineer's opinion that the fire began from electrical wiring shorts involving the main wiring harness underneath the power block in the left, rear of the engine compartment. The wiring shorts were caused by damage to the electrical wire insulation in the main feeder harness. The wire insulation developed where the main wiring harness was resting against the edge of a sheet metal, pedestal frame used to mount the electrical power block.

EEC File 220601, Page 5
14 June 2002

Very truly yours,

A handwritten signature in black ink, appearing to read 'T. E. Eaton', written over a horizontal line.

Thomas E. Eaton, PE, ScD
Consulting Engineer

Enclosures

EDS-885-LC1-1485

INVOICE

EATON ENGINEERING COMPANY

P.O. BOX 100
NICHOLASVILLE, KENTUCKY 40340

PHONE: (606) 486-9881



***** INVOICE NO. 220501 *****

14 June 2002

SERVICES TO: STATE FARM INSURANCE CO.
P. O. Box 30279
Clarksville, Tennessee 37040

Attn: Mr. Bill Fritz

SERVICES PERFORMED: INVESTIGATION OF A FIRE INVOLVING A 1997 FORD F150 TRUCK
OWNED BY [REDACTED] THAT WAS DAMAGED BY FIRE ON
18 MARCH 2002

RE: EEC FILE 220501
SFIC CLAIM: 17 9237-434
INSURED: [REDACTED] Madisonville, KY

SERVICES:

1 May 2002 ---	Inspect and photograph vehicle, inspect fire damages and burn patterns, determine origin, examine electrical system, evaluate fire cause, travel.....	10.0 Hrs
14 June 2002 ---	Report preparation, photo mounting, office work	2.0 Hrs
	Total Services	12.0 Hrs

CHARGES FOR SERVICES, 12.0 Hrs @ \$125/Hr..... \$1,500.00

EXPENSES:	Mileage	\$218.00
	Postage / Copies	4.00
	Telephone, Cell Phone, Fax	4.50
	Photographs	78.00
	Meal	8.57

CHARGES FOR EXPENSES \$308.87

TOTAL CHARGES **\$1,808.87**

** Make Check Payable To: EATON ENGINEERING COMPANY
Federal Tax ID No. 81-0856520
TERMS: NET DUE ON RECEIPT. Add 1%/Month After 30 Days.

PA
6/19/02
Re
3115

INVOICE

A Privileged and Confidential Report *APR 16 2002*

Prepared For

**State Farm Insurance Company
c/o Mr. Bill Fritz**

Insured
[REDACTED]

**Policy Numbers
unknown**

Claim Numbers
[REDACTED]

**TechniFire Number
020317-03-D-4393.1-3**

TechniFire Services Company, Inc.



APR 16 2002

Mr. Bill Fritz
State Farm Insurance Co.
2320 Wilma Rodolph Blvd.
Clarksville, TN 37040

Invoice: 14393.1-3
Federal Tax ID: 62-1771209
Date: 4/11/2002

Service Invoice

DESCRIPTION	AMOUNT
Insured: Mike Laotrip	
Policy No.: unknown	
Claim No. [REDACTED]	
TechniFire No.: 020318-03-D-4393.1-3	
Vehicle fire analysis	712.50

Our legal name is TechniFire Services Company, LLC.

Our Federal Identification Number is 62-1771209.

Please make checks payable to TechniFire Services Company, LLC.

Thank you for the opportunity to be of service. If you need additional information regarding this file, or have a question about the report, please contact our office at (423) 876-1760.

CD
4/16/02

Total \$712.50

ENR5-085-LC1-1488

APR 16 2002

Insured: [REDACTED]
Policy Type: Auto Coverage
Date of Loss: March 16, 2002
Loss Location: 615 Sherwood Place
Madisonville, KY 42431

Risk Information:

Make: See additional page
Model: See additional page
Year: See additional page
VIN: See additional page
Mileage: See additional page

Notes:

The insured reports to State Farm Insurance Company that the 1997 Ford F-150 pickup had been parked at the garage area a short time prior to the occurrence of the fire. When the fire was discovered, heavy fire involvement was present at the motor compartment area. Neither the Oldsmobile Silhouette van nor the Yamaha motorcycle was involved in the fire's inception. Additionally, it should be noted that no fire was present at the structural components other than that due to heat and flame impingement from the fire at the Ford F-150. The fire department was notified. They responded and extinguished the fire prior to additional involvement.

File History

Jerry Carter is the assigned investigator representing TechniFire Services Company.

On March 18, 2002, this file was established under the direction of Mr. Bill Fritz who represents State Farm Insurance Company in Clarksville, Tennessee.

On March 19, 2002, the loss site and vehicle examinations were conducted.

On March 19, 2002, verbal reports were provided to Mr. Bill Fritz and Mr. Jeremy Moran of State Farm Insurance Company.

During the investigation:

- the loss site and vehicles were examined for cause and origin determination;
- information was provided by Mr. Bill Fritz of State Farm Insurance Company in Clarksville, Tennessee; and
- information was provided by Mr. Jeremy Moran of State Farm Insurance Company in Bowling Green, Kentucky.

Instructions Received:

The following instructions were provided upon receipt of this assignment:

Conduct C&O analysis of scene

Persons referred to in this report:

[REDACTED]	Insured
Mr. Bill Fritz	State Farm Insurance Co.
Mr. Jeremy Moran	State Farm Insurance Co.

Subrogation potential:

Under assessment.

Risk Information for Claim Number [REDACTED]

Make: 1997
Model: Ford
Year: F-150 pickup
VIN: 1FTRX17W0VW [REDACTED]
Mileage: Unknown

Risk Information for Claim Number [REDACTED]

Make: 2001
Model: Oldsmobile
Year: Silhouette van
VIN: 1GHDX23E910 [REDACTED]
Mileage: Unknown

Risk Information for Claim Number [REDACTED]

Make: 2001
Model: Yamaha
Year: Motorcycle
VIN: JYAVP11E51 [REDACTED]
Mileage: Unknown

Origin and Fire Spread

The fire began at the left rear quadrant of the motor compartment of the 1997 Ford F-150 pickup, which was located at the west garage bay of the structure. Flame development did result in the ignition and burning of the combustible components within the motor compartment which includes the plastic and rubber assemblies.

The unchecked fire growth did result in the fire's movement throughout the motor compartment where the ignition and burning of the adjacent combustible components ensued. The fire also moved into the passenger compartment area where degradation of the dash assembly and windshield did occur as a result of heat and flame impingement. The damage at the remainder of the passenger compartment was mostly the result of heat and smoke.

Damage to the adjacent structural components of the garage also occurred as a result of heat and flame impingement with the area of heaviest degradation being at the west and north wall.

Damage also occurred to the adjacent Oldsmobile Silhouette van and the Yamaha motorcycle, which were located at the garage area. The damage to those vehicles was only the results of heat, smoke and to a lesser degree flame impingement.

The interior living area of the structure did receive some damage as a result of smoke, more especially at the kitchen and dining room/weight room area.

The fire department did respond and extinguish the fire prior to total involvement of the vehicles or structure, but not before significant damage had occurred.

Fire Causation

The fire occurred as a result of an electrical failure of the components and/or wiring conductors located at the left rear quadrant of the motor compartment. The exact mechanism of failure is not known. The opinion as to the fire cause is based on the following:

- 1.) Fire flow patterns on the firewall, motor assembly, left front fender, windshield frame and adjacent motor compartment components indicating the fire's development at the left rear quadrant of the motor compartment.
- 2.) Burn and char patterns on the remains of the wiring harness assembly and adjacent electrical components, firewall, motor assembly, remains of the hood, left front fender, windshield frame and the adjacent motor compartment components further indicating the fire's development at the left rear quadrant of the motor compartment at the location of the electrical wiring harness conductors and components.
- 3.) Oxidation and demarcation patterns on the firewall, hood remains, windshield frame, motor assembly and the adjacent components located at the driver's side of the motor compartment.
- 4.) The elimination of other potential causes including the fire's development exterior of the vehicle motor compartment area.
- 5.) Information provided by the insured to State Farm Insurance Company.

Evidence Obtained During the Vehicle Examination and Scene Analysis

By This Investigator

No evidence was removed from the vehicle or structure.

By Other Investigators/Agents

There were no indications that any evidence had been removed from the loss site prior to my scene and vehicle examination.

INSPECTION SUMMARY

Exterior

The heaviest damage to the exterior of the Ford F-150 pickup occurred adjacent to the motor compartment and includes the hood, front grill assembly, front fenders, windshield frame and to a lesser degree the doors of the passenger compartment as well as the roof assembly. All tires and wheels were on the vehicle at the time the fire occurred. The left front tire did ignite and partially burn during the course of the fire. The doors were closed at the time of the fire and the windows were in the "up" position. The hood was in the "down and latched" position. There was no indication that any exterior component had been removed prior to the fire. In fact, even the fuel cap was found in the filler neck. Additionally, there was no evidence of the fire's development at the vehicle exterior.

Undercarriage

The heaviest damage to the undercarriage occurred beneath the motor compartment and is due to heat and flame impingement from the fire within the motor compartment area. All components of the undercarriage were found to have been in their appropriate locations at the time the fire occurred. There is no evidence of the fire's development at the undercarriage area.

Motor Compartment

The motor compartment was heavily degraded by the fire. The area of heaviest degradation was at the left rear quadrant where melting of the aluminum components and burning away of the plastic and rubber components did occur. The hood was down and latched at the inception of the fire. In fact, the aluminum hood did mostly melt away during the course of the fire. The hood was in the "down and latched" position at the time the fire occurred. All components of the motor compartment were found to have been in their appropriate locations at the time of the fire's inception. The damage configuration does demonstrate the fire's development at the left rear quadrant of the motor compartment.

Passenger Compartment

The heaviest damage to the passenger compartment occurred at the dash and adjacent windshield area where heavy melting of the plastic dash material was evident. The remainder of the interior of the passenger compartment was also degraded as a result of heat, smoke and to a lesser degree flame impingement. The doors were closed at the time of the fire and the windows were in the "up" position. The vehicle was not in operation at the time of the fire. All components of the passenger compartment were found to have been in their appropriate locations at the time the fire occurred. There is no evidence of the fire's development at the passenger compartment.

SYSTEMS

Electrical

Both the primary and secondary electrical systems were connected when the fire occurred. The battery remains were found in the motor compartment. There was no evidence of overt shorting or arcing found which would support a failure of the battery or primary wiring as a cause of the fire. The heaviest damage to the secondary wiring occurred at the left rear quadrant area where evidence of localized overheating and degradation of the wiring harness conductors and adjacent components was evident. The secondary wiring within the passenger compartment was damaged as a result of heat, smoke and to a lesser degree flame impingement. A failure of the electrical wiring conductors and/or components at the left rear quadrant of the motor compartment for unknown reasons is the cause of the fire.

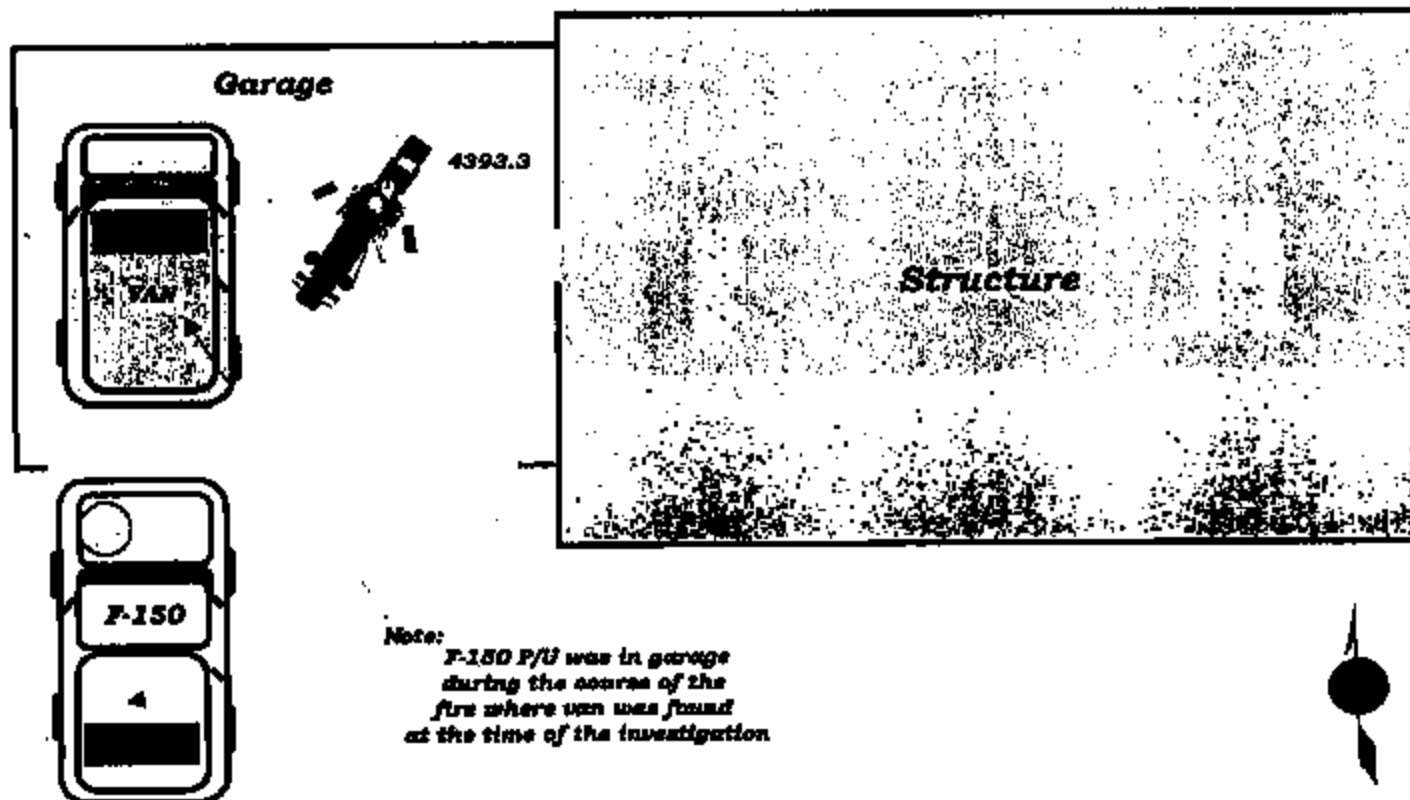
Fuel System

The fuel tank and all rigid and flexible lines were connected when the fire occurred. There were no breaks or deformities found in the rigid lines running from the tank to the motor compartment. The flexible lines within the motor compartment were burned away during the course of the fire. The fuel system components were degraded as a result of heat and flame impingement. Although heavily degraded during the course of the fire, there was no overt evidence to indicate a failure of the vehicle fuel system. In fact, the vehicle was not in operation at the time the fire occurred.

Drive Train

The level of the motor oil could not be determined due to melting and degradation at the filler neck area, however oil was present at the engine sump. The automatic transmission fluid level was within the acceptable range. All of the major drive train components were found in their appropriate locations and externally appeared to be operable. There is no indication that a failure of the drive train caused the fire.

34°57.13N
085°16.72W



Not to scale. This diagram is for illustration only and may not accurately represent the structure's dimensions, entrances, partitions, or room usage.



Area of Origin



Sample Area

TechniFire Services Company

Investigator: Jerry R. Carter, CFI

Insured:
Address:

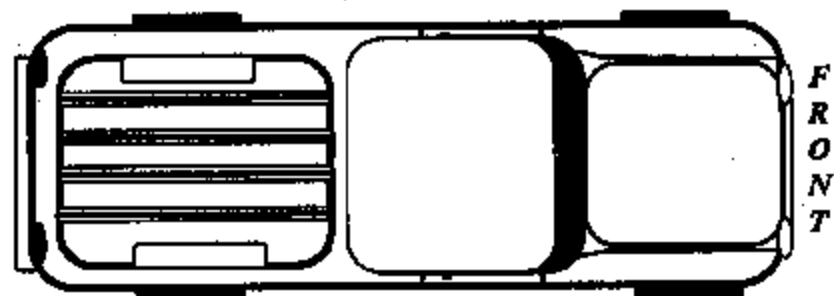
Madisonville, TN

Home Claim No.:

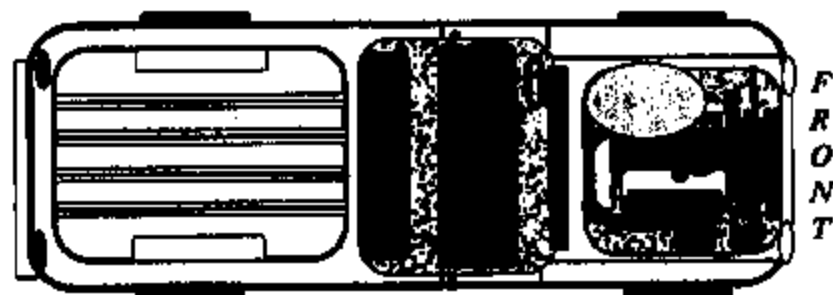
Auto Claim No.:

TechniFire No.: 020318-03-D-4393.1-4

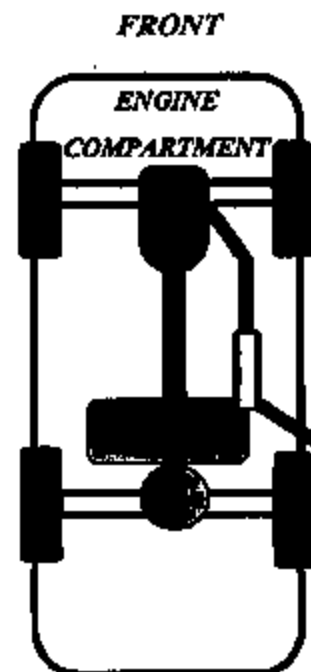
Insured: [REDACTED]
DOL: 03-16-02
Policy No.: Unknown
Claim No.: [REDACTED]
TechniFire No. : 020318-03-D-4393.1



TOP VIEW



INTERIOR VIEW



FRONT
ENGINE
COMPARTMENT
UNDERSIDE
VIEW

● Area of Origin

Note: Not to scale, for illustration only.

Submitted this 11TH day of April, 2002.



Jerry R. Carter, CFI

TechniFire Services Company
P. O. Box 17356
Chattanooga, TN 37413
(423) 876-1700

E985-085-LC1-1477



Photo Information

1. Front and east side of the structure.(11)



Photo Information

2. Rear and east side of the structure.(13)

**Photo Information**

3. Rear and west side of the structure. Note that the only area of ventilation of fire is from the garage window. (14)

**Photo Information**

4. Front and west side of the structure. Again, the burn and char patterns indicate the fire's development within the garage. (15)

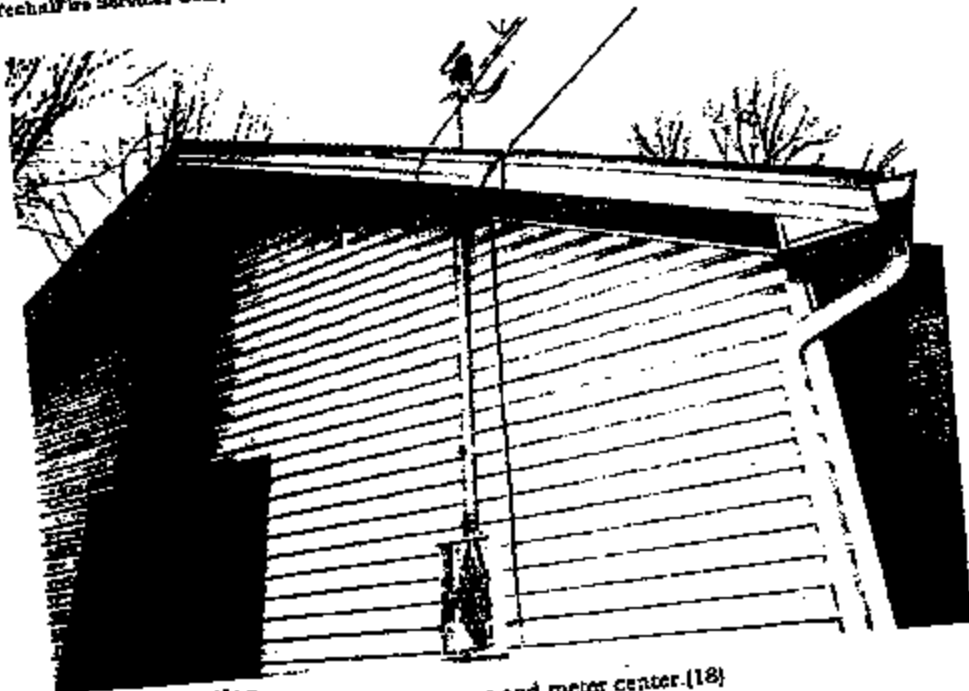


Photo Information

3. View of the electrical service entrance and meter center. (18)

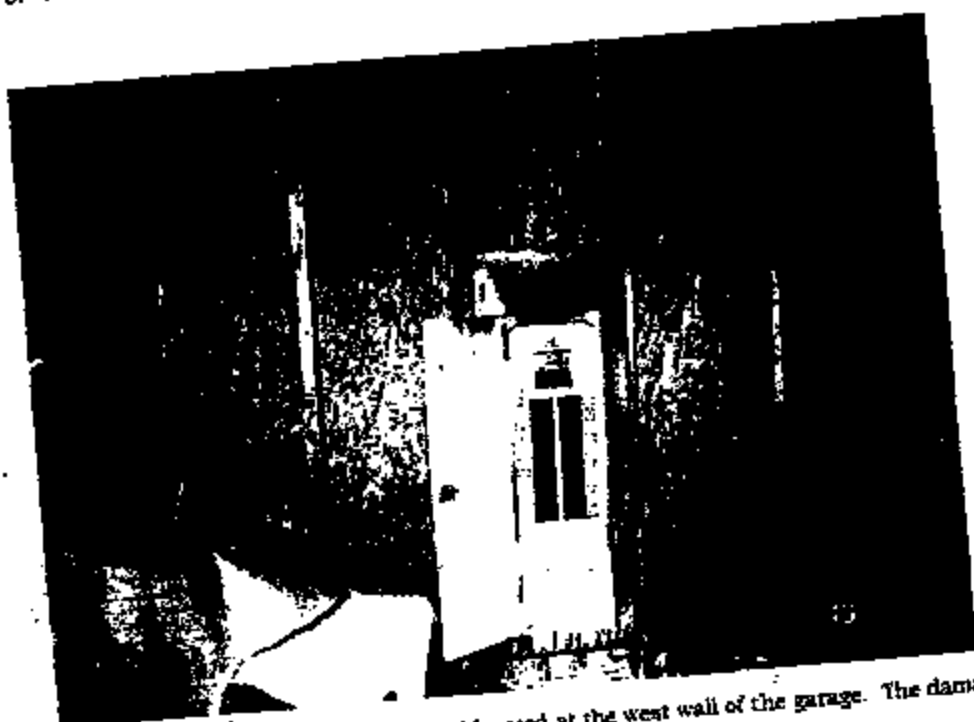


Photo Information

4. The electrical service control panel located at the west wall of the garage. The damage is the result of heat and flame impingement. (19)

**Photo Information**

7. The electrical branch circuit wiring conductors located at the west wall area. They were damaged only as a result of heat and flame impingement. (20)

**Photo Information**

3. The gas service entrance and meter center. (10)



Photo Information

9. Overview of the living room area showing contents.(2)



Photo Information

10. Additional view of the living room area again showing contents. Some evidence of smoke damage is present.(3)



Photo Information

11. The breakfast room located at the rear center of the structure.(4)



Photo Information

12. Overview of the kitchen area. There is no evidence of the fire's development at the kitchen.(5)

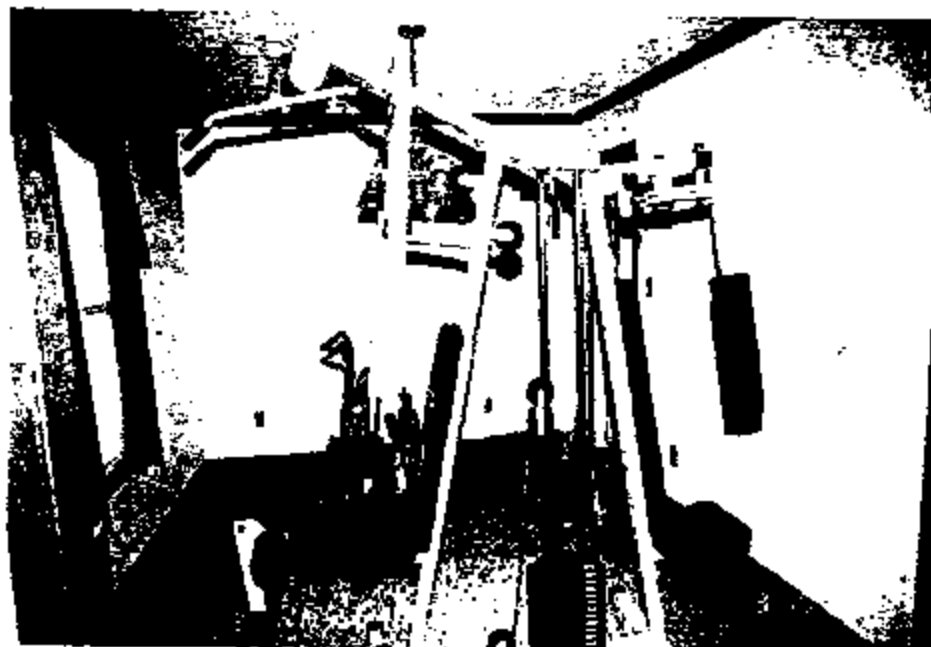


Photo Information

13. View of the dining room/weight room area showing contents. The fire did not begin at this area. (6)



Photo Information

14. Overview of the master bedroom area showing contents. Again damage did occur as a result of smoke. (7)



Photo Information

15. The upstairs front bedroom showing contents.(8)



Photo Information

16. The upstairs rear bedroom showing contents.(9)

**Photo Information**

17. Overview of the garage. The fire flow, burn and char patterns do indicate the fire's development within the garage.(21)

**Photo Information**

18. The east side of the garage area showing contents including a Yamaha motorcycle and an Oldsmobile Silhouette van.(22)

TechniFire Services Company

Claim No. [REDACTED]

File No. 020318-03-D-4393.1-3



Photo Information
19. The west side of the garage. This is the area of heaviest degradation. The Oldsmobile Silhouette was not at this location at the time the fire occurred. (26)



Photo Information
20. Additional view of the west side of the garage. This is where the 1997 Ford F-150 was parked at the time of the fire. The burn and char patterns indicate the fire's development at the motor compartment area. (24)

2005-005-LC1-1457



Photo Information

21. View of the west wall, north wall and adjacent attic area. There is no evidence of the fire's development within the attic space. Again, the burn and char patterns do indicate the fire's development at the driver's side of the motor compartment. (23)



Photo Information

22. View of the Yamaha motorcycle, which was located in the garage between the pickup truck and van. The area of heaviest degradation is at the left side which would have been immediately adjacent to the pickup truck. (28)

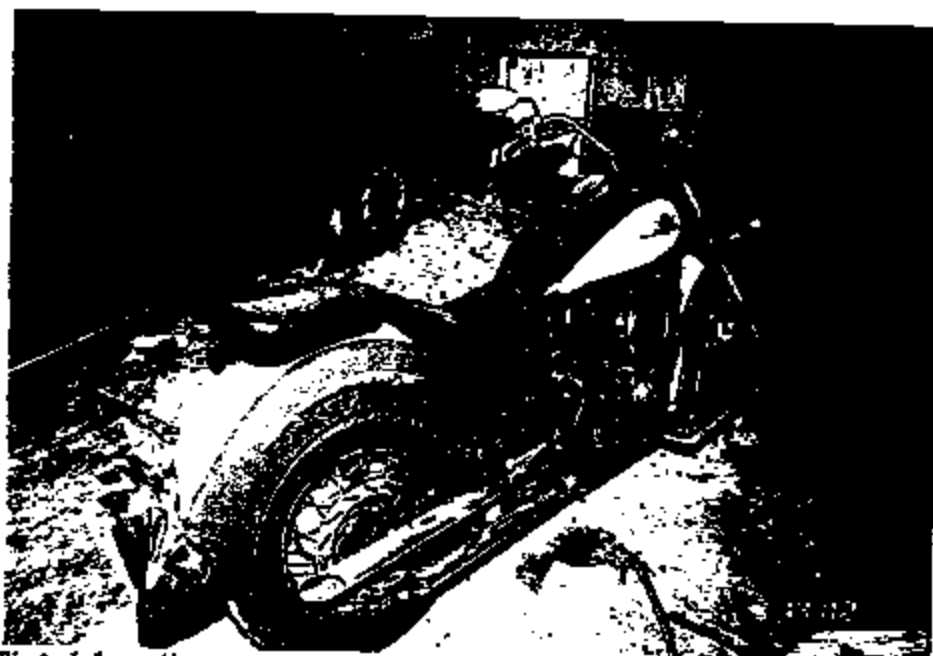


Photo Information

23. Additional view of the Yamaha motorcycle. There is no evidence of the fire's development at the motorcycle.(29)

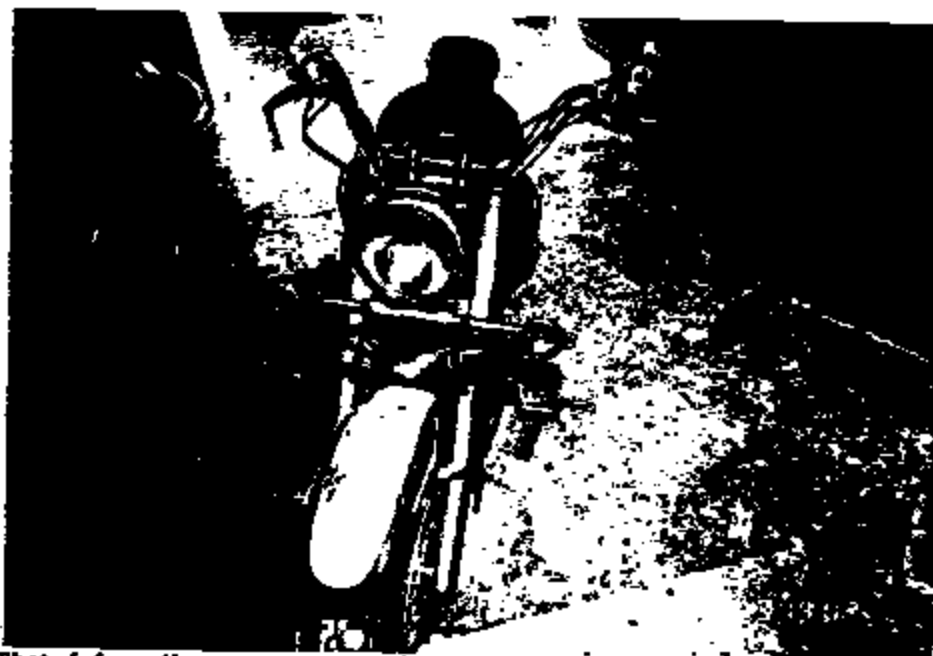


Photo Information

24. Close up view of the front and handlebar area of the motorcycle again showing degradation due only to heat and flame impingement.(31)



Photo Information

25. Front and driver's side of the Oldsmobile Silhouette van.(37)



Photo Information

26. Rear and driver's side of the van showing damage as a result of heat and smoke.(36)

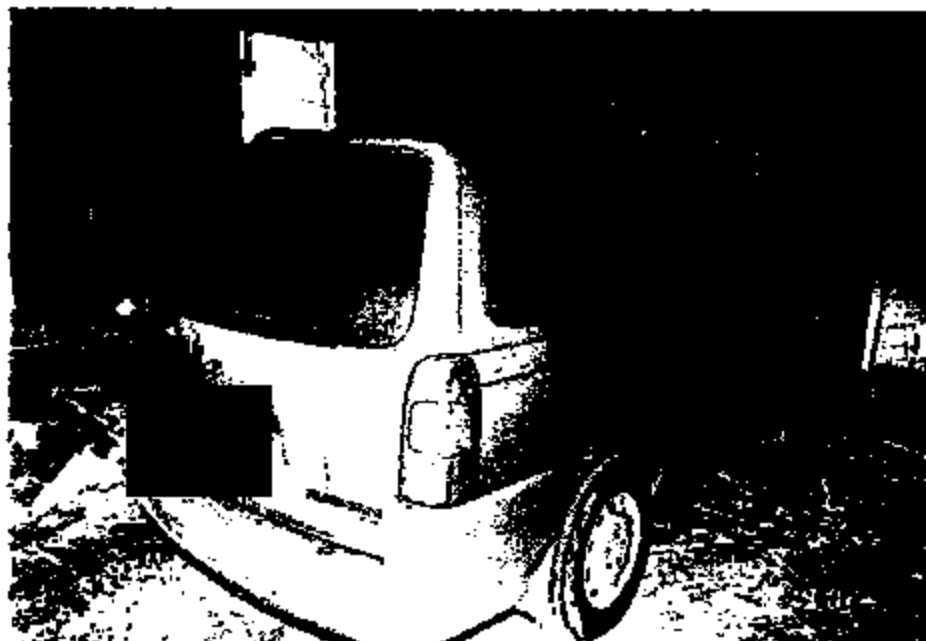


Photo Information
37. Rear and passenger side of the van.(35)



Photo Information
35. Front and passenger side of the van. There is no evidence of the fire's development within the van.(34)

**Photo Information**

29. Front and driver's side of the Ford F-150 pickup. Note that the area of heaviest degradation is at the motor compartment. (7)

**Photo Information**

30. Rear and driver's side of the vehicle. (9)



Photo Information

31. Rear and passenger side of the vehicle.(13)



Photo Information

32. Front and passenger side of the vehicle.(6)



Photo Information

33. View of the left rear tire and wheel showing tread design and condition.(11)

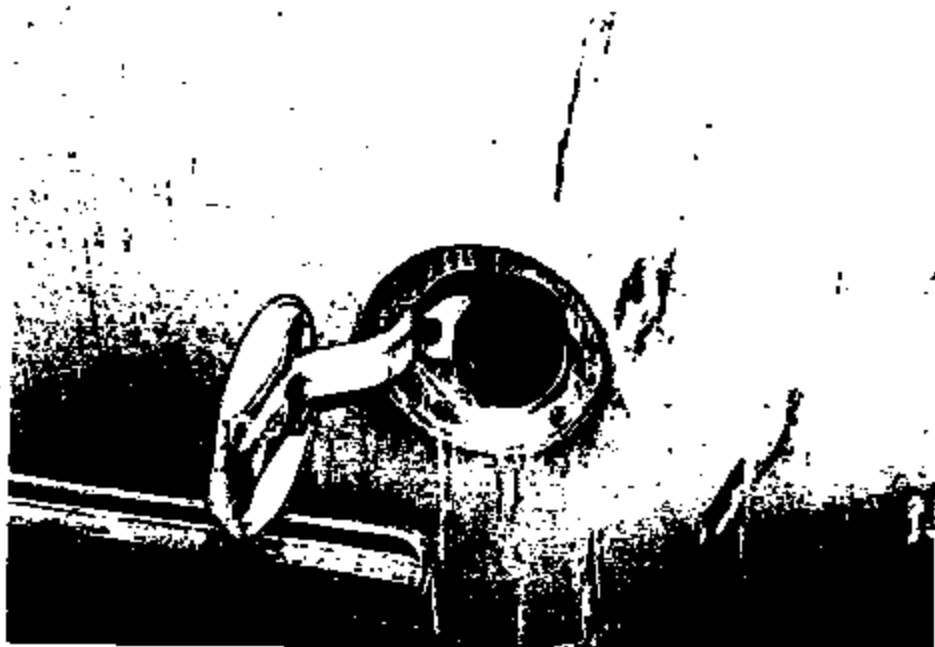


Photo Information

34. The fuel filler neck showing the cap to be in place.(10)

**Photo Information**

35. Overview of the undercarriage. All components were found to have been in their appropriate locations and there is no evidence of the fire's development at the undercarriage area.(14)

**Photo Information**

36. The cargo storage bed area showing no evidence of the fire's development within the bed.(15)



Photo Information
37. The rear seating area of the passenger compartment showing heavy degradation due to heat and smoke.(19)



Photo Information
38. The front seating area again showing heavy degradation due to heat, smoke and to a lesser degree flame impingement.(20)

**Photo Information**

39. Additional view of the front seating area. There is no evidence of the fire's development within the passenger compartment.(16)

**Photo Information**

40. The dash. All components were found to have been in their appropriate locations at the time the fire occurred.(21)

**Photo Information**

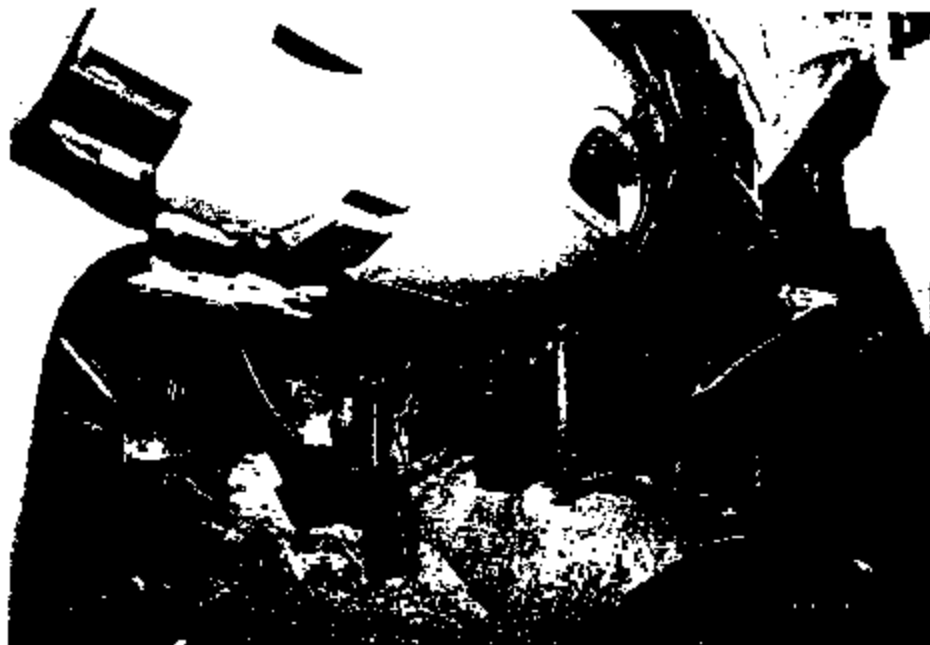
41. Additional view of the dash. Again, there is no evidence of the fire's development within the dash. This damage is due to heat and flame impingement from the fire at the motor compartment.(17)

**Photo Information**

42. Close up view of the steering column area and the center controls at the dash. No key was in the ignition at the time of the fire and the blower motor was in the "low" setting.(23)

**Photo Information**

43. Additional view of the dash showing the controls for the heating system. The blower motor was in the low setting. The thermostat was set at "high heat" and the control appears to be in the "floor" position. Again, the vehicle was not in operation at the time the fire occurred. (24A)

**Photo Information**

44. View of the underside of the dash again showing no evidence of the fire's development within the dash but heat and flame impingement damage from the fire at the motor compartment. (26)

**Photo Information**

45. View of the hood and front grill area. The hood was down and latched at the inception of the fire. The area of heaviest degradation is at the left rear quadrant.(8)

**Photo Information**

46. Overview of the motor compartment and the adjacent windshield frame following the removal of the aluminum hood components. Again the area of heaviest degradation is at the left rear quadrant.(28)