





3773 Sanford Avenue * Sanford, FL 32773 **

July 8, 2003

FORD MOTOR COMPANY CUSTOMER RELATIONSHIP CENTER
POST OFFICE BOX 6248
DEARBORN, MI 48126

OUR INSURED : [REDACTED]
OUR CLAIM NUMBER : [REDACTED]
DATE OF ACCIDENT : 05-03-2003
AMOUNT : \$16,975.00
PENDING COVERAGES :

3 JUL 11 13 44

CONSUMER AFFAIRS

Our insured's 2002 FORD F-150 was damaged on the above date. Our investigation indicates that you are responsible for the damage.

Nationwide is paying for the damages, which gives us the legal right to recover the full amount of the loss from you, the responsible party. The insured owned a 2002 Ford F-150 was destroyed by fire. The cause and origin experts indicate that the fire was as the result of a faulty component on the vehicle. The vehicle is being secured at a storage free location awaiting your inspection.

If you have insurance that will cover this claim, please give us the name of your insurance company and we will make our claim to them. If you do not have liability insurance, please send us your payment for the full amount shown above or contact us within 10 days to make an alternative financial arrangement for payment. We consider the amount listed above to be payment in full, but will promptly notify you if we incur any additional expenses.

Please make your payment to Nationwide Mutual Insurance Company and mail it with a completed copy of this letter. The postage-paid envelope is for your convenience in sending your payment with a copy of this letter.

Please provide the appropriate information below and return this letter.

Name of insurance company _____
Address _____ Agent Name _____
Policyholder's Name _____ Policy Number _____

I am not insured, my full payment is enclosed.
 I am not insured. My social security number is _____ Phone No _____

Signed: _____
DATE: _____
LITIGATION PRACTICE GROUP

5/3/03
- # 161975 -
- 102 F-150

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
Gary Covell
Claims Department

JUL 14 11:13

NOTICE - Section 817.234, Florida Statutes, provides in part: "Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing false information or misleading information is guilty of a felony of the third degree."

OFFICE OF THE
GENERAL COUNSEL





PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 13

View of the south wall area of the garage.

PHOTOGRAPH NO. 14

View of the ceiling area in the garage. Please note that in this photograph, along with Photograph Nos. 10 - 13, the sheetrock wall coverings have been removed. Also note that in the aforementioned photographs only soot and smoke damage is evident within the wall and ceiling cavities.



ENG-665-LC1-2855

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 15

View of the pool equipment and HVAC unit, located in the southern region of the garage. The arrows indicate the lines of demarcation that define the conical fire pattern mentioned in the report.

PHOTOGRAPH NO. 16

View of the "pulled" light bulb, located directly above the area shown in the previous photograph. Note that the light bulb is "pulled" towards the southeast region of the garage.



ERR-005-LC1-2057

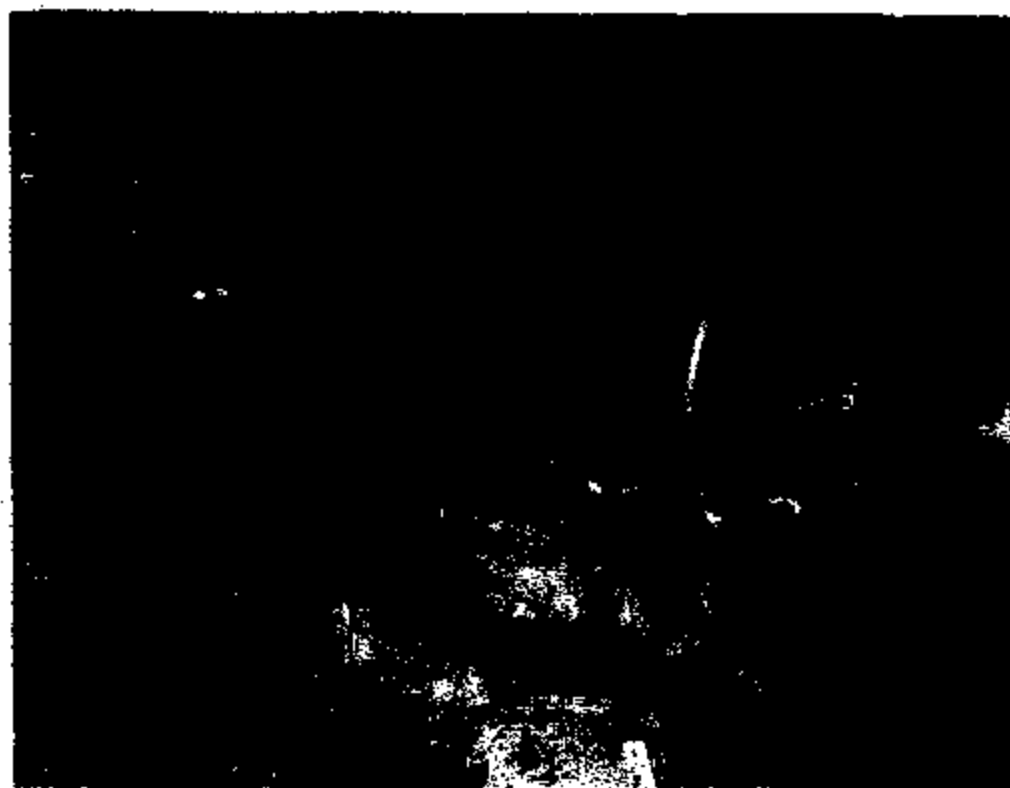
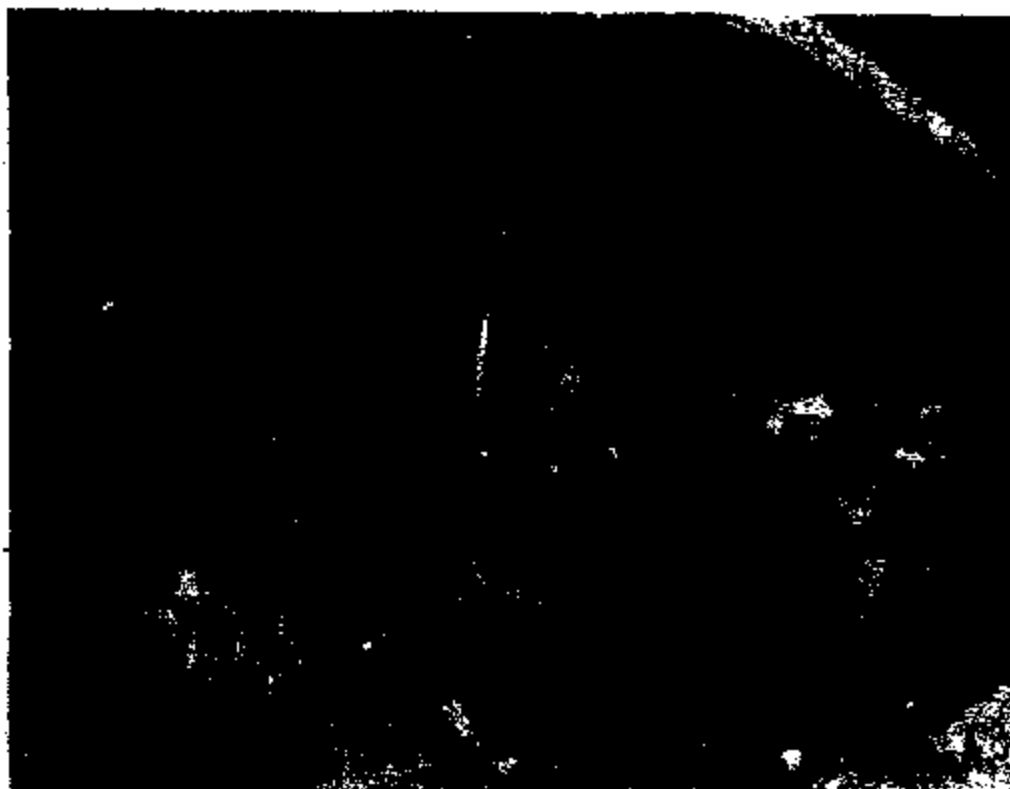
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 19

View of the front portion of the front seat area of the Jaguar. Please note that the dashboard remains relatively intact.

PHOTOGRAPH NO. 20

View of the rear portion of the front seat area of the Jaguar. Please note that, while some of the seat covering material was consumed, the seat cushions are still relatively intact. Also note that the rubber door seal is still intact.



E065-605-LC1-2859

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 21

View of the rear seat area of the Jaguar. Please note that the damage shown here is less severe than that exhibited in the front seat area.

PHOTOGRAPH NO. 22

View of the front passenger's side of the Ford F-150 pickup truck. Please note that the aluminum hood is mostly consumed. Also note that the tire shown here, though partially consumed, remains somewhat intact.

0005-005-LC1-2888



ER05-005-LC1-2961

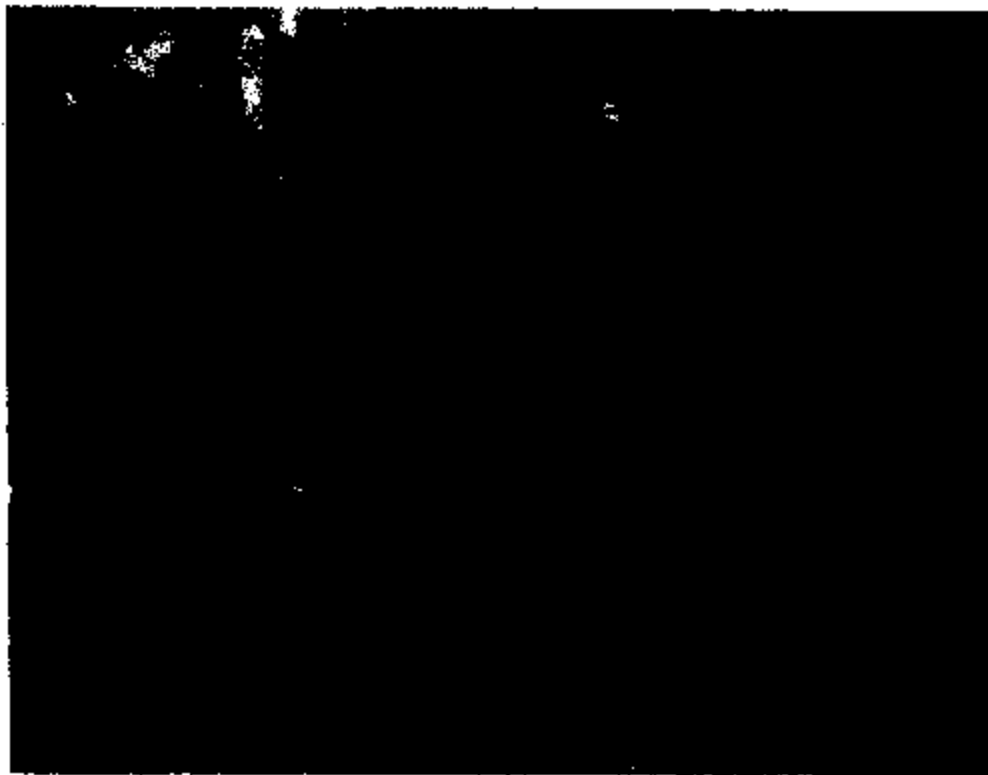
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 23

View of the front driver's side tire. Please note the damage suffered by this tire is more severe than that suffered by the other previously shown tires.

PHOTOGRAPH NO. 24

Same as Photograph No. 23, closer view.



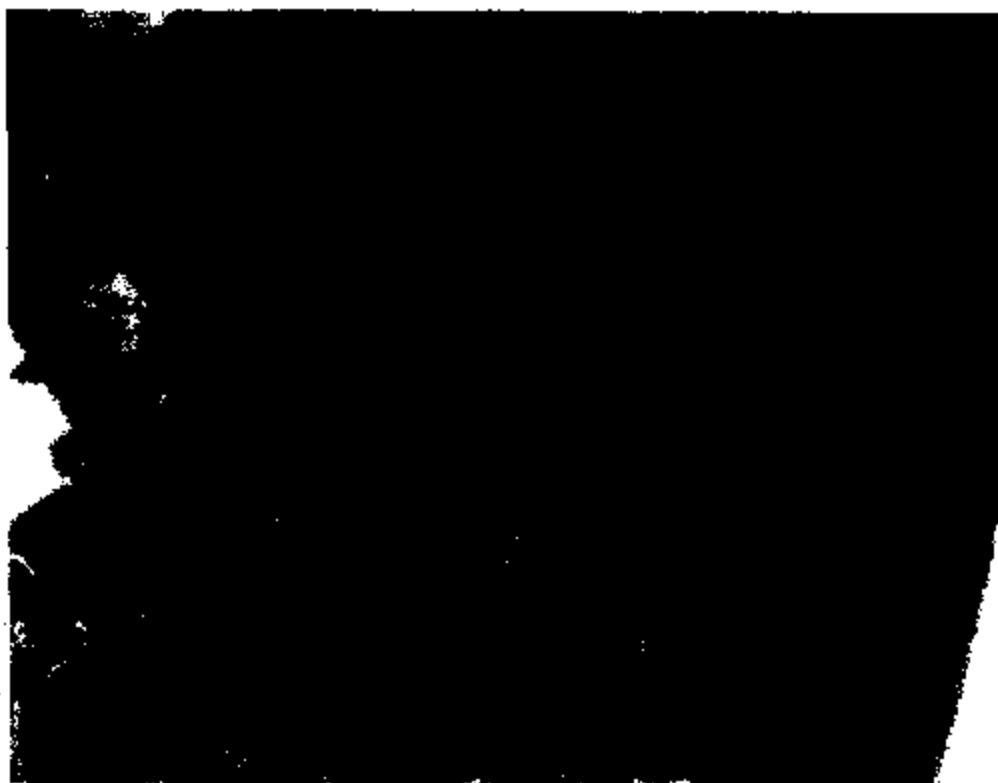
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 25

View of the front region of the interior cab area of the truck.

PHOTOGRAPH NO. 26

View of the middle region of the interior cab area of the truck.



EA85-005-LC1-2565

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 27

View of the rear region of the interior cab area of the truck. In this photograph, please note that, when compared to the damage in the previous two photographs, the damage is less severe.

PHOTOGRAPH NO. 28

View of the front portion of the engine compartment of the truck. The arrows indicate the damage suffered by the fiberglass fan shroud. Please note that said damage is lower in the driver's side portion of the compartment and gets increasingly higher as distance increases from said area.



EA05-005-LC1-2087

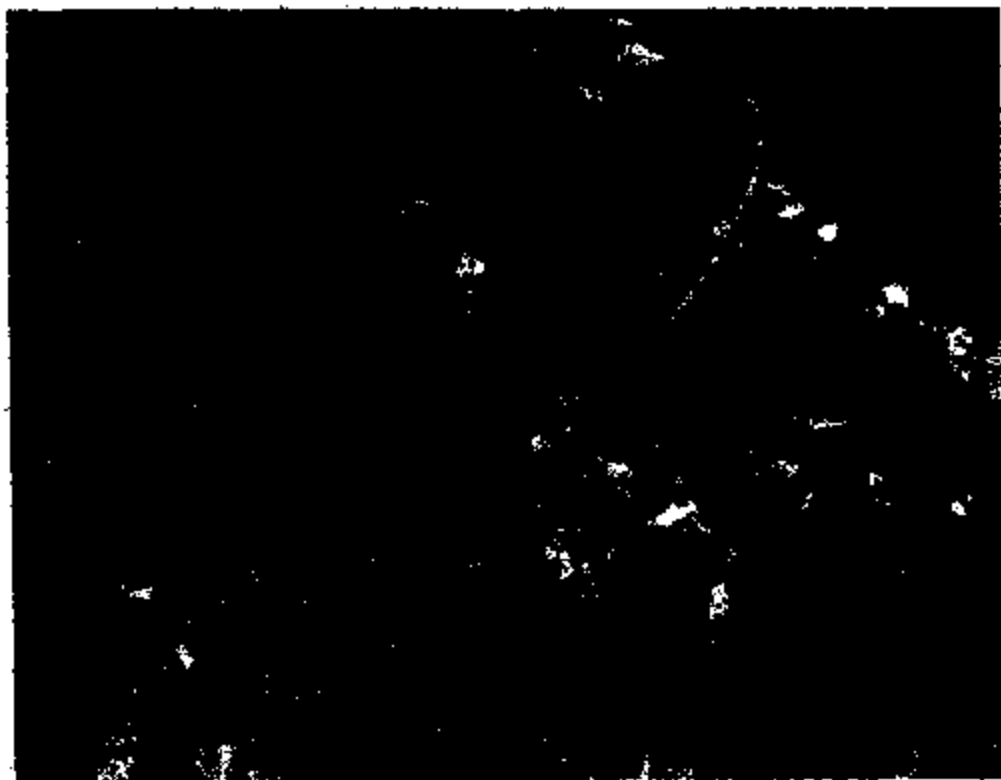
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 29

View of the master cylinder. Please note that the fire consumed most of the aluminum components.

PHOTOGRAPH NO. 30

View of the top portion of the air intake assembly. Please note that the damage suffered in this area is more severe on the top surfaces.



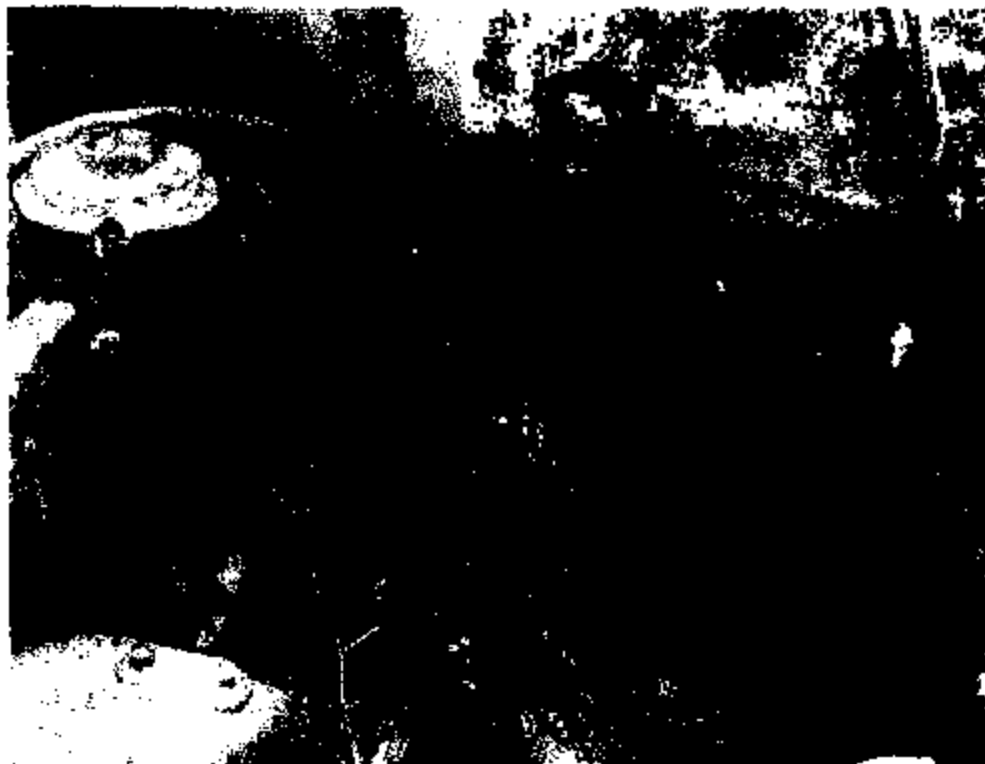
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 31

View of the entire engine compartment of the truck. Again, please note that in the middle region to the passenger's side region the damage is mostly concentrated to the upper levels of the compartment.

PHOTOGRAPH NO. 32

View of the rubber hose (indicated by the arrows) that connects to the fuel rail assembly. Please note that said hose remains intact.



EG05-005-LC1-2871

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 33

View of the engine compartment, looking towards the radiator.

PHOTOGRAPH NO. 34

View of the fire damage on the top of the engine.



ER95-005-LC1-2873

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 35

View of the vehicle's wiring harness with the insulation burned off.

PHOTOGRAPH NO. 38

View of the fuel injector rail on the passenger side of the engine.

ERG5-005-LC1-2874



ERG-805-L01-2975

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 37

View of the fuel injector on the driver's side of the engine.

PHOTOGRAPH NO. 38

View of the fire damage on the firewall of the vehicle.

ER05-003-LC1-2878



ERG5-085-LC1-2877

05-28-2003 11:03 AM

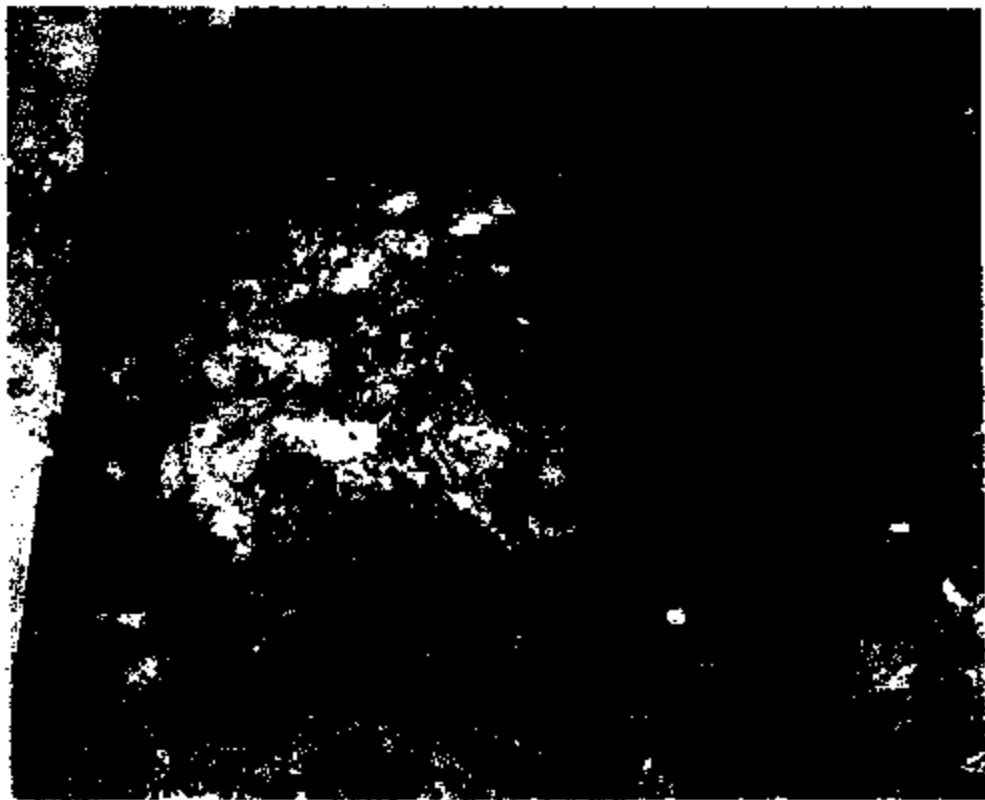
PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 39

View of the fire damage to the vacuum booster and the wiring harness.

PHOTOGRAPH NO. 40

View of the fire damage to the battery.



ER85-605-LC1-2979

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 41

View of the remains of the lap radiator hose. The fire damage is on the top side of the hose.

PHOTOGRAPH NO. 42

View of the right rear of the truck.

ER25-005-LC1-2888



ERG5-005-LC1-2001

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 43

View of left rear of the truck.

PHOTOGRAPH NO. 44

**View of the companion Jaguar, showing the fire damage to the engine and car
from external heat.**



EG05-008-LC1-2983

05-28-2003 11:03 AM

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 45

Overall condition of the front driver side view of the vehicle.

PHOTOGRAPH NO. 46

Overall condition of the rear passenger side view of the vehicle.

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 47

Close-up view of the damages sustained to the engine compartment.



EA95-000-LC1-2885

PHOTOGRAPH EXPLANATION

PHOTOGRAPH NO. 49

Close-up view of the damages sustained to the general wiring harness and fuse/distribution box located within the driver side engine compartment near the firewall.

PHOTOGRAPH NO. 50

Overall condition of the damages sustained to the dashboard and front seating area.



ERG5-805-LC1-2887



BA65-005-LC1-2988

HOUSTON ARSON BUREAU

FIRE INVESTIGATION REPORT
GENERAL CASE INFORMATION
ORIGINAL STRUCTURE

CASE #: 03075 MPD INCIDENT #: 03037200 INCIDENT DATE: 5/1/03 DAY: MONDAY

DATE OF REPORT: 5/1/03 ALARM TIME: 1241 INVESTIGATOR TIME: 1300
CASE STATUS: UNDER INVESTIGATION SECTOR: SOUTHWEST

BLK #: 1417 ST. NAME: [REDACTED] TYPE: STREET (SI) KEY MAP: 4905
CITY: HOUSTON COUNTY: HARRIS STATE: TX WEATHER: CLEAR

COMPLAINANT: MARON CLOUD DOB: 1/20/52 RACE/SEX: M

OFFENSE CODES
SPECIFY OFFENSE: 2ND RESIDENCE, LIFE ENDANGERED
COMMENTS: _____

EDGE PROPERTY USE OCCUPANCY: RESIDENCE CODE #: 411

STRUCTURE INFORMATION

PROPERTY NAME: _____ OCCUPED
NO. FLOORS: 3 FLOOR OF ORIGIN: 1 NO. ROOMS: 1 ROOMS OF ORIGIN: GARAGE

CONSTRUCTION—EXT: BRICK VENEER INT: WOOD FRAME
WALL COVERING: BRICK/ROCK FLOOR COVERING: CONCRETE
ROOF COVERING: COMPOSITION SHINGLE FOUNDATION: SLAB CONCRETE DIRECTION FACING: NORTH
MEASUREMENTS—EAST/WEST: 20 FT NORTH/SOUTH: 20 FT
SMOKE DETECTOR(S) PRESENT: NO IF YES, SMOKE DETECTOR(S) OPERATIONAL: _____

INSURANCE COMPANY: REPUBLIC

MELCHOR / 2848 / DAYS
Investigator/Employee No./Shift

STEN / 18068 / DAYS
Investigator/Employee No./Shift

FREEMAN / 6017 / DAYS
Investigator/Employee No./Shift

E.C. HEINRICH / 5178 / B-A
Fire Officer/Employee # / Station-Shift

Republic group of
Insurance companies

Loss Recovery

Republic

2727 Turtle Creek Blvd.
P.O. Box 660358
Dallas, TX 75266-0358
Telephone 214 559 8842
Fax 214 559 8899
Toll Free 800 344 1275

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
MAR 24 2003
OFFICE OF THE
GENERAL COUNSEL

March 21, 2003

VIA Certified Mail RRR 7000 1670 0002 9143 6280

Ford Motor Company
Office of General Counsel
Parklane Towers West Suite 300
Three Parkland Blvd.
Dearborn, MI 48126-2568

At: Kevin Kimbell or Kathleen Davis

Our Insured: [REDACTED]
Policy #: [REDACTED]
Date Of Loss: 03/20/2003
Loss Location: Houston Texas
Amount: \$130,000.00
Alleged Defect: Fire Caused by 1997 Ford pick up

Dear Mr. Kimbell:

We are writing you in regard to a subrogation claim against your company for a defective 1997 Ford pick up truck damage to our insured's property located at [REDACTED] Houston, Texas [REDACTED]

We will be hiring an engineer to conduct a failure analysis on the unit and invite you to join in this evaluation. Our claim is only one of several claims that you will receive as a result of the fire. We will be notifying the other carrier, USAA, this written notification. We need to hear from you as soon as possible.

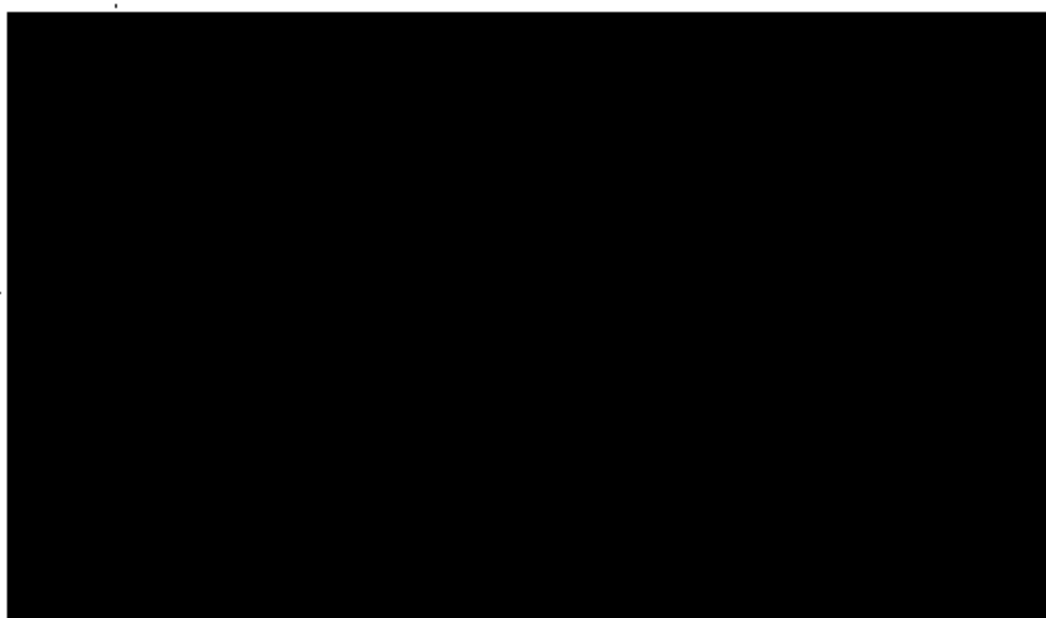
The fire site will be preserved as well as the automobile; however, our insured will want to repair the property as soon as possible.

Sincerely,

Susan Burgess

Susan Burgess
Sr. Loss Recovery Examiner

197 F150
3/20/03
Houston, TX
\$130,000.00



State Farm Insurance Companies®



December 4, 2003

Panola Claim Office
5301 Swapping Park Drive
P. O. Box 370568
Decatur, GA 30037
(770) 593-6400

FORD MOTOR CO.
PARKLANE TOWERS WEST
SUITE 400
3 PARKLANE BLVD.
DEARBORN, MI 48128-2588

*CERTIFIED MAIL # 7002-21500003 7514 1164
RETURN RECEIPT REQUESTED*

RE: Our Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: November 16, 2003
Year, Make & Model: 2001 Ford F150
VIN: 1FTRF17W81N [REDACTED]

Dear Sir/Madam:

State Farm Mutual Automobile Insurance Co. insures the identified vehicle. This vehicle experienced an engine compartment fire while parked in our insured's driveway. The vehicle has been deemed as a total loss.

State Farm would like to give you an opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim. Please contact me at (770) 593-6622 to set up a time for your inspection.

Sincerely,

Lisa Alston
Claim Representative
State Farm Mutual Automobile Insurance Co.®
(770) 593-6622

*- 11/15/03
- '01 F-150
- VIN*

[Redacted]
[Redacted] GA [Redacted]
[Redacted] Cell [Redacted] Fax [Redacted]
[Redacted]

December 15, 2003

Ms. Lisa Alston
State Farm Insurance
PO Box 370568
Decatur, GA 30037

SUBJECT: My File 03.048
Ford F150 Fire Investigation
Forest Park, Georgia
Claim Number [Redacted]

Dear Ms. Alston:

On December 8, 2003, I examined the remains of severely fire-damaged Ford F150 pickup truck, VIN 1FTRF17W81[Redacted] at Verastar, Forest Park, Georgia. The purpose of this examination was to determine the cause of the fire which reportedly occurred in the early morning hours of November 16, 2003, while this truck was parked at the residence of its owner, [Redacted]. In accordance with our subsequent telephone conversation, this letter will serve as my brief report.

The attached photographs show typical and specific conditions as they appeared on December 8 at Verastar. A print of each photograph taken by me on that date is loosely enclosed with this letter. A compact disc with this report in digitized (Word 2002) format and other files pertaining to this investigation is enclosed in a sleeve attached inside the rear cover of this letter report.

According to [Redacted] he had experienced no operational problems with this truck. His last service had been a routine oil and filter change, performed approximately one month before the fire. He stated that he had driven this truck the day before the fire and did not notice anything unusual. He parked the truck at this residence; fire was reportedly discovered at approximately 3:00 a.m. on the morning of the fire.

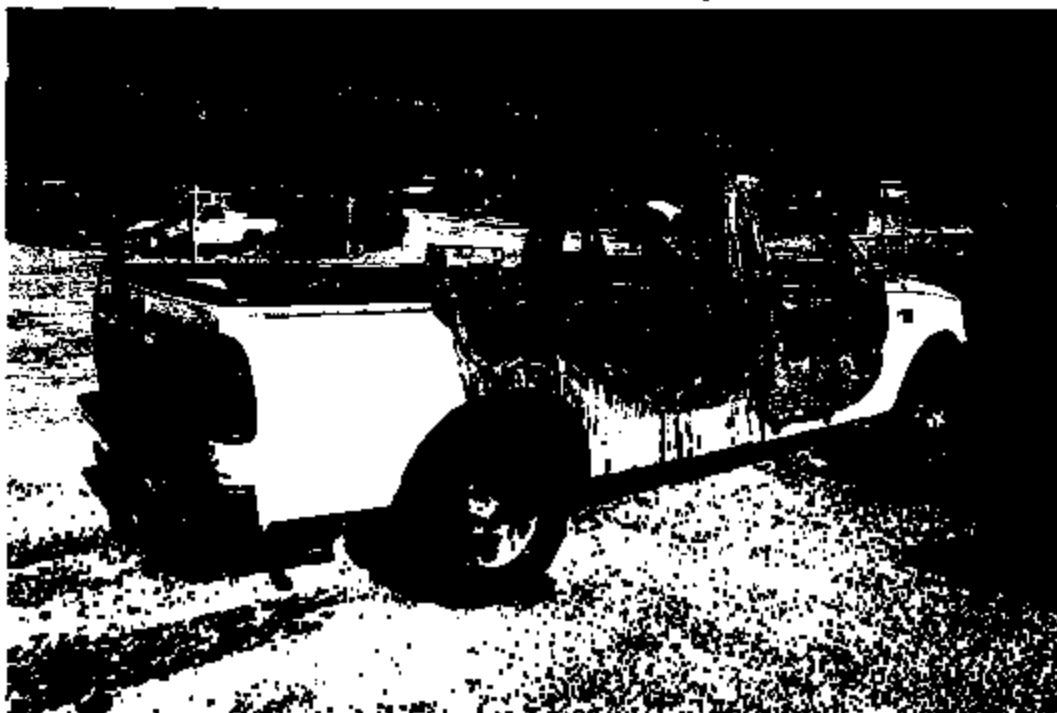
Based on some recall information, Ford Motor Company had issued a recall concerning potential fire hazards related to overheating of a component of the cruise-control system of some similar motor vehicles. There was also a recall involving a switch in the plastic cover of the wiper motor gear case which could potentially malfunction and ignite the case on some similar motor vehicles. Review of information available at the National Highway Traffic Safety

ACTAR Accredited Accident Reconstructionist

American Boat & Yacht Council
American Society of Mechanical Engineers
ASTM International

Society of Accident Reconstructionists
Society of Automotive Engineers
Southeast Accident Reconstruction Society

Illuminating Engineering Society of North America



A: Rear and right side of Ford F150

RECEIVED
PANOLA

DEC 16 2003

FULL FILE
INT. DATE



B: Right side and front

State Farm Insurance Companies



December 30, 2003

State Farm Insurance Claim Office
6301 Snapfinger Park Drive
Post Office Box 370668
Decatur, Georgia 30035

Phone: (770) 593-6400

Ford Motor Company
Attn: Shawn L Norton
Three Parklane Blvd, Suite 300
Dearborn, MI 48126-2568

RE: Claim Number: [REDACTED]
Date of Loss: November 16, 2003
Our Insured: [REDACTED]

Dear Mr/Ms Norton:

Please be advised that based on our expert's report, which I have enclosed, we will not be pursuing subrogation against Ford Motor Co.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa Alston".

Lisa Alston
Claim Representative
(770) 593-6622

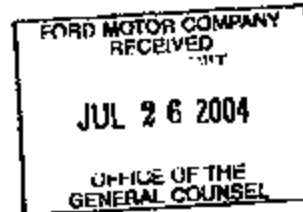
State Farm Mutual Automobile Insurance Company



American Bankers
Insurance Company of Florida

July 21, 2004

Ford Motor Company
Office of the General Counsel
Park Lane Towers West Suite 400
3 Park Lane Blvd
Dearborn, MI 48126



Our Insured: [REDACTED]
Our Claim Number: [REDACTED]
Date of Loss: 09-30-03
Vehicle: 1998 Lincoln Navigator
Amount of Loss: \$104,500.00

Our investigation indicates you may be responsible for the loss to our insured's property. We are now looking to you for the recovery of \$104,250.00. This amount includes our insured's deductible.

In the event you were insured at the time of the loss, it is suggested that you forward this letter to your insurance carrier and have them contact us, as soon as possible. If you are not insured, please contact us at 1-800-852-2244, extension 34245, immediately to discuss repayment.

Please accept this letter as notice of our subrogation rights.

Jackie Fear
Subrogation Unit
Property Solutions Claims
305-253-2244 Ext. 34245
Fax 305-234-5912

This correspondence is written without prejudice to the parties herein involved and is not meant to be nor should it be considered to be a waiver of any of your rights or ours.

- 9/30/04
- '98 NAV
- \$104,500.
- WSD 5/5/08
- ESP - NO
- Pembroke Pine FL

American Bankers Insurance Company of
Florida
PO Box 979055
Miami, Florida 33197-9055
Telephone 305-253-2244 Ext. 34245
Facsimile 305-259-4447

American Bankers Group

**FIRE PREVENTION BUREAU
INITIAL FIRE INVESTIGATION REPORT**

TO: Battalion Chief Van Patterson **CLASSIF:** Under Investigation
FROM: Firestation Captain Loren E. Zapp **INCIDENT #:**
SUBJECT: Structure Fire **F.I.#** 03-10200
DATE OF REPORT: 10-03-03 **F.D.#** 2003-00010
DATE/TIME OF INCIDENT: 03-30-0300:55 hrs. **PROP.#:**
ADDRESS: [REDACTED] **OTHER:**
METHOD OF NOTIFICATION: Dispatch **APPROX. LOSS:** \$100,000

NARRATIVE: On Thursday, September 10, 2003 at approximately 1:50 AM this investigator was notified of a structure fire at [REDACTED]. On my arrival at approximately 2:32 AM it was a west, calm, clear early morning. The fire was unholdding. I met with command, Battalion Chief Minkoff and Captain Martin Swartz, Driver Benjamin Swanson, and Firefighter Zingales of Engine 60. I was advised of the following:

1. Upon Engine 60 arrival bright orange flames and heavy black smoke were showing out the openings of the partially collapsed garage door.
2. Electric was disconnected by Engine 60.
3. The front door was forced open and upon entering, heat and smoke was noticed. The east side glass sliding doors were found open.
4. The collapsed garage door was removed and set off to the side.
5. There was a fully involved SUV in the garage. Due to difficulty in the attempt to extinguish the fire, the SUV was pulled outside with still burning with a chair from the car-escape.
6. The gas tank was believed to have ruptured and leaked gasoline because of the intense volume of heat and flames surrounding the SUV. The hoseless crew reported that gasoline appeared to be leaked in the gutter around the vehicle.
7. The SUV took approximately 20 minutes to extinguish. Foam, dry chemical fire extinguishers and copious amounts of water were used in the extinguishment.
8. The fire was unholdding in the garage, but easily extinguished after removal of the SUV.
9. The fire extended from the garage to its side space but was contained to this area.
10. Captain Swartz called for a Structural Inspector.
11. The residence and garage were ventilated with positive pressure.

My investigation revealed the following:

1. I found the main outside electrical breaker in the off position. Engine 29 found it tripped and flipped it to the off position.

Page 1 of 3
PC-0310-0015

2. Nothing remarkable was found around the perimeter of the residence.
3. I began my investigation in the area of the least damage. I found only smoke damage in the residence living areas.
4. Nothing notable was missing from the residence that would normally be expected to be there.
5. The fire damage was contained to the garage including the attic space.
6. The smell of gasoline was present.
7. Aside from the SUV, no gasoline containers or equipment that could contain gasoline were found.
8. No ignition source was found.
9. I found no cigarettes, butts, or ashtrays.
10. The electrical panel in the garage showed all breakers tripped.
11. There were only two electrical outlets in the garage servicing electrical appliances, a washer and drier. Both suffered damage from the fire.
12. The Point of origin was determined by following the reverse order of the trail of fire damage:
 - (a) A brown two-door Honda parked just outside the garage on the east side of driveway sustained fire and heat exposure damage to the NW corner panel, the east side view mirror indicating fire and heat approached from inside the garage from the west direction.
 - (b) There were no windows in the garage. The removed garage door showed fire and heat damage all over. It buckled by the venting fire at the top center on both the west and east sides, most severely on the west side indicating fire and heat approached from the west direction of the garage.
 - (c) The SUV, a 1998 Lincoln Navigator was removed from the west side of the interior garage outside to the west side of the driveway. It showed signs of being fully involved in fire. The snowof fume filled and was found inside the vehicle along with numerous items that had been stored in and fallen from the attic space. The car obviously burned before the attic space because the interior combustion of the car was completely burned away and the stored combustibles that were stored in the car from the attic space were only partially burned. No windows were intact. Pieces of the glass from the windows were found inside the vehicle, warped, with baked on soot.
 - (d) The complete interior perimeter of the garage showed fire damage 360 degrees starting low (caused by the gas leak) under and surrounding the vehicle pointing direction toward the vehicle.
 - (e) Nothing remarkable found on the floor area.
 - (f) During reconstruction of the scene, the position of the SUV (west side in the garage) when on fire extended fire to the area above the vented sun-roof showing the most extensive depth of char and charring of these rafters.
 - (g) All indicators show the area of origin to be the area directly under the snowof between the two front seats where the gasohol was completely melted away.

I spoke with a neighbor and owner [redacted] and was told the following:

1. [redacted] was awakened by an alarm.
2. [redacted] got up and found the alarm was coming from the SUV in the garage and was outside sleeping in from the door that leads to the garage.

Page 2 of 3
PC-0310-005

3. [redacted] along with their [redacted] old daughter their window through the roof while glass sliding down.
4. The neighbor across the street heard the car alarm and called 911.
5. No one in this residence section ever had anyone previously accident in the garage or the SUV.
6. The SUV was last running when parked in the garage at approximately 6:00 pm on Tuesday, September 30, 2003.
7. The SUV was just picked up from Potomac Chevrolet in Mount [redacted] was told that the fuse that electrically shifts the transmission gears was blown and a new fuse was installed.
8. A [redacted] drove the SUV home the windshield wipers quit working. He brought it back to Potomac and was told they were clogging and to bring it back the next day.

I am classifying this file as undetermined due to the following:

1. No ignition system was found.
2. I found no natural cause present.
3. I found no accidental cause present.
4. I found no electrical cause present but could not rule out the SUV electrical system.
5. I found nothing suspicious present.

There were no civilian or firefighter injuries caused by this fire.

The residence was deemed an on-site to occupy by Structural Inspector Nick Moran.

Photos were taken.
Sketch was drawn.

Police Officer: Mr. King
Badge # 375/259

Vehicle: 1998 Honda, brown, two dr.
VIN# HFKC32173F [redacted]
TAG# [redacted]

Residence: [redacted]
[redacted]
CELL [redacted]
DOB [redacted]
[redacted]
Same address [redacted]
DOB [redacted]
[redacted]
Same address [redacted]
DOB [redacted]

1998 Lincoln Navigator, blue, four dr.
VIN# 5LMP12214W1 [redacted]
TAG# [redacted]

Both vehicles insured by Computer Teletype
United Automobile Insurance
#LIAU00073175

INSURED LOCATION	[REDACTED]	DATE OF REPORT	: 11/12/2003
COMPANY	: Pembroke Pines, FL [REDACTED]	DATE OF LOSS	: 09/30/2003
		POLICY NUMBER	[REDACTED]
		CLAIM NUMBER	[REDACTED]
		OUR FILE NUMBER	[REDACTED]
		ADJUSTER NAME	: Harry Vandryes

DATE: 11/12/2003

Date Received: 11/06/2003
Date Contacted: 11/05/2003
Date Inspected: 11/10/2003

Additional Contact: None.

Inspection: Loss was inspected on 11/6/03 with additional insured's husband, [REDACTED]

ISO Claim Search Results: No matches were found.

Ownership & Occupancy: Owned and occupied by additional insured and her family since December 2000.

Verification of Risk: 11-year old, two-story, 4-bedroom house, CBS and stucco with asphalt shingle roof.

Facts of Loss: 1998 Lincoln Navigator caught fire in garage.

Date of Loss Verification: Fire report.

Findings - Cause & Origin: Fire

Our inspection revealed extensive fire, heat and smoke damage inside the garage, heat and smoke damage on the outside garage walls, fire and smoke damage to the garage roofing structure. Heat damage to the deck, felt and asphalt shingles warrant replacement of the roof. The rest of the dwelling sustained light to heavy smoke, water and soot damage. The master bathroom, located above the garage interior door, sustained fire and heavy smoke damage.

Adjustment/Recommendation: We recommend payment of the dwelling repairs at replacement cost with deduction for depreciated items such as carpeting and retention for depreciation and contractor's overhead and profit. A supplemental payment will be considered upon submission of receipts for city permits, dump and dumpster rental fees.

Summary of Loss:

Item: Repair/Replacement	: \$18,584.98
Non-recoverable Depreciation	: \$132.39
Recoverable Depreciation	: \$5,811.38

Statement Summary: [REDACTED] stated he and his wife were awoken at 12:30 a.m. on 8/30/03 by the house alarm. He stated he smelled smoke coming from downstairs and went down. He stated the entire house was filled with smoke and heavy smoke was coming around the garage interior door. [REDACTED] stated he opened that door and saw the 1998 Lincoln Navigator engulfed in flames. He stated he got his wife and daughter out of the house through the rear sliding glass door and they all stood in front of the house. He stated he saw the exterior garage door slide open and the raging fire inside. He stated a fire truck pulled the charred vehicle out of the garage into the driveway after the fire was subdued. [REDACTED] stated the alarm company had alerted the Fire Department.

INSURED	[REDACTED]	DATE OF REPORT	: 11/12/2003
LOCATION	[REDACTED]	DATE OF LOSS	: 09/30/2003
COMPANY	: Pembroke Pines, FL [REDACTED]	POLICY NUMBER	[REDACTED]
		CLAIM NUMBER	[REDACTED]
		OUR FILE NUMBER	[REDACTED]
		ADJUSTER NAME	: Harry Vendryes

Salvage: No salvage.

Subrogation: Subrogation claim recommended against United Automobile Insurance Company and/or Potomkin Chevrolet.

Remarks: None.

Additional Activity: None.

Auxiliary Documents: Lonise Burt was asked to bring on inspection date; Fire report, both vehicle insurance policy declaration page and Potomkin Chevrolet's receipt for recent repair of the 1998 Lincoln Navigator. She did not come to inspection and husband did not deliver the requested documents. He promised to mail them to my attention.

Prepared by: Name : Harry Vendryes
 Phone : (954)717-9908
 Fax : (954)677-8290

INSURED	[REDACTED]	DATE OF REPORT	: 05/27/2004
LOCATION	[REDACTED]	DATE OF LOSS	: 03/30/2004
	: Pembroke Pines, FL	POLICY NUMBER	[REDACTED]
COMPANY	: American Security Insurance Company	CLAIM NUMBER	:
00200078427		OUR FILE NUMBER	[REDACTED]
		ADJUSTER NAME	: Harry Vendryes

DATE: 05/27/2004

Demand for appraisal and Letter of Representation from Continental Public Adjusters were received 3/8/04.

Our 03/10/04 fax to Continental Public Adjusters identified our appraiser, Alec Leal. We spoke to Mike Rump, Continental Public Adjusters, on 04/20/04. He advised the file has been transferred by Alec Leal to appraiser Jose Palacios, Peninsula Public Adjusters.

Our appraiser's findings: After inspection, a detailed estimate was written by Jose Palacios on 5/10/04 for a total replacement cost of \$96,304.15.

Claim settlement: An Appraisal Award was signed by both appraisers for \$104,600.00.

Summary of Loss:

Item:	Repair/Replacement	:	\$104,600.00
	Less Deductible	:	\$250.00
	Less previous payment	:	<u>\$18,314.98</u>
	Net Payable Claim	:	<u>\$87,938.02</u>

Prepared by: Name : Harry Vendryes
Phone : (854)717-8908
Fax : (854)677-8280

TARNOWSKI ENGINEERING, Inc.
Civil ♦ Structural ♦ Architectural

4300 N. Liberty Drive
Suite C282
Lauderhill, FL 33351
Phone (954) 748-7433
FAX (954) 748-8980

February 24, 2004

ENGINEERING INSPECTION REPORT

Harry Vendryes
Assurant Group
P.O. Box 8318
Fort Lauderdale, Florida 33310

RE: Claim [REDACTED]
[REDACTED]

Pembroke Pines, FL

Dear Mr. Vendryes:

As per your request, I have personally inspected the above referenced residence to investigate a claim of structural damage caused by a Fire.

This is a 2-story residence constructed of masonry on the first floor with wood frame walls on the second story. The first floor is a concrete slab on grade with monolithic footings. The Second floor and roof is framed with premanufactured wood trusses.

The fire started in the Garage and engulfed the entire garage. Due to the fire rated walls and ceilings the structural damage was limited to the garage. However, non-structural smoke and water damage spread through much of the remainder of the home.

In my professional opinion, the following is a list of fire damaged structural items that need to be removed and replaced with new:

1. A total of nine (9) premanufactured roof trusses above the garage. These trusses are numbered on the attached sketch. The 4-ply girder truss was charred by the fire but this is not considered structural damage. Also the floor trusses North of this 4-ply girder are charred but not structurally damaged. The truss company providing the new trusses must conduct a site visit in order to match and verify existing conditions prior to truss manufacturing.
2. All roof sheathing directly above the trusses to be replaced. New roof sheathing must be 19/32" exterior grade APA rated exposure 1 to comply with current codes. The entire roof above the garage will need to be reroofed with new fiberglass shingles to match existing. A separate building permit will need to be pulled by a licensed roofing contractor.
3. Roof truss bracing, including diagonal bracing, must be installed above the entire garage. A roof-framing plan must be provided to show compliance with current truss bracing codes.

February 25, 2004

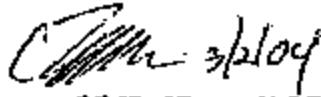
4. All gypsum board wall cladding on both the inside and outside faces of the metal frame garage walls. These walls must be reconstructed to provide the 1-hour rated fire protection required by code. Use 5/8" type X gypsum board on both sides of the wall.
5. The entire ceiling in the garage must be replaced with a new 1-hour fire rated assembly. This includes 5/8" type X gypsum board over metal high hat channels spaced at 16" on center.
6. The 3' wide by 6'8" high swing door in the garage must be replaced with a new fire rated door with self-closing device.
7. The 16' wide overhead garage door must be replaced with a new Product approved steel door.
8. The front entry door was damaged by the fire department and will need to be replaced with new.
9. The insulation in the walls and attic space of the garage needs to be removed and replaced with new to meet current codes and fire rating specifications.

The floor sheathing above the garage is smoke damaged and charred but not structurally damaged and may be left in place. The bottoms of the 2nd floor wood framed wall studs are smoke damaged but do not need to be replaced. All other charred and smoke damaged wood to remain in place must be chemically treated to remove smoke odors and painted with a sealing paint.

This report was prepared for the sole use of determining limits of structural fire damage and is not intended to be used to obtain a building permit for repairs.

If you have any questions please feel free to call me.

Sincerely,



C.T. "Gus" Tamowald, P.E.
State of Florida:
Registered Professional Engineering Number: 0050862
State of Florida Threshold Inspector Number: 1122

Encl: photos
Sketch



8711 SW 14 Court

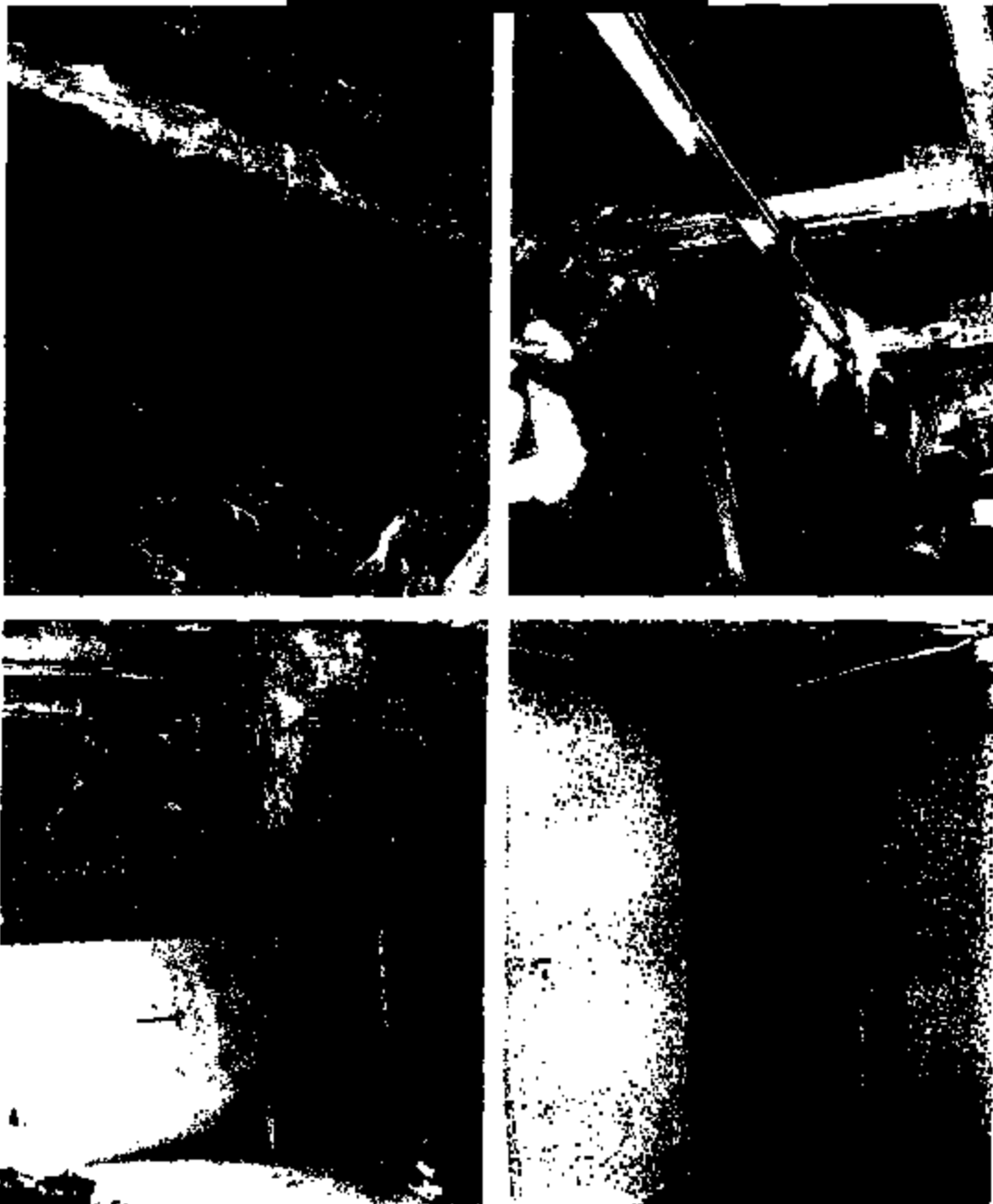
03/02/2004 08:47:14 AM

P.43

3523771080

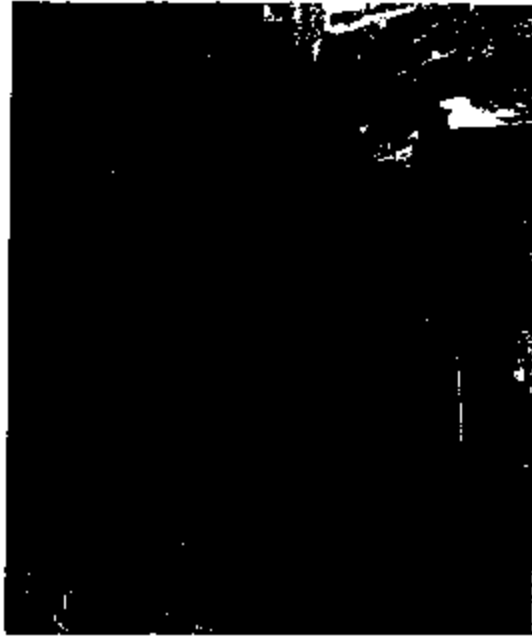
8081227 8080

ER05-005-LC1-3005



9711 SW 14 Court

03/02/2004 08:47:18 AM



0711 SW 14 Court

03/02/2004 08:47:22 AM

p. 45

08012225E

Dave Leojerc

ER05-085-LC1-3087

INSURED
LOCATION

[Redacted]
[Redacted]
: Pembroke Pines, FL [Redacted]

DATE OF REPORT : 11/12/2003
DATE OF LOSS : 09/30/2003
POLICY NUMBER [Redacted]
CLAIM NUMBER [Redacted]
OUR FILE NUMBER [Redacted]

COMPANY
Photo ID

: Garage Front & Side View



Photo ID : Front View of Risk

dryer

Photo #
Date
Taken By

Comment

Fire &
heat
damaged
front wall
and fascia



Photo #
Date
Taken By

Comment

Southern
exposure

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION [REDACTED] DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Garage East Wall CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]

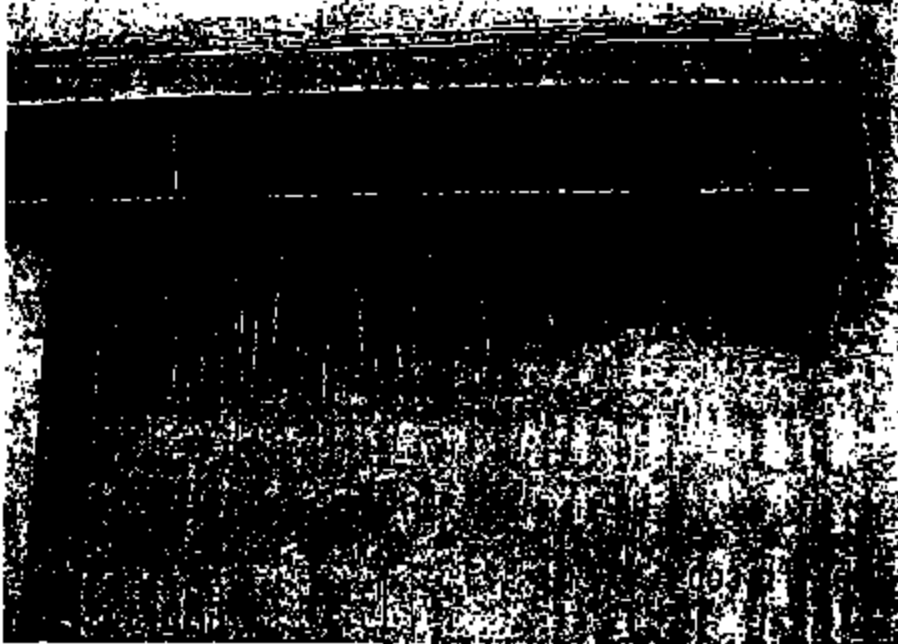


Photo ID : Garage East Wall

Photo #
Date
Taken By

Comment

Water & soot damaged walls and fascia, cracked stucco, heat damaged shingles



Photo #
Date
Taken By

Comment

Smoke, water & soot damaged wall, cracked stucco, damaged attic vent

INSURED LOCATION : [REDACTED] DATE OF REPORT : 11/12/2003
DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER : [REDACTED]
Photo ID : 1998 Lincoln Navigator CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]



Photo #
Date
Taken By
Comment
Completely burnt under hood

Photo ID : 1995 Honda Accord



Photo #
Date
Taken By
Comment
Burnt front

INSURED : [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION : [REDACTED] DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER : [REDACTED]
Photo ID : Garage metal door CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]



Photo ID : Garage West Wall

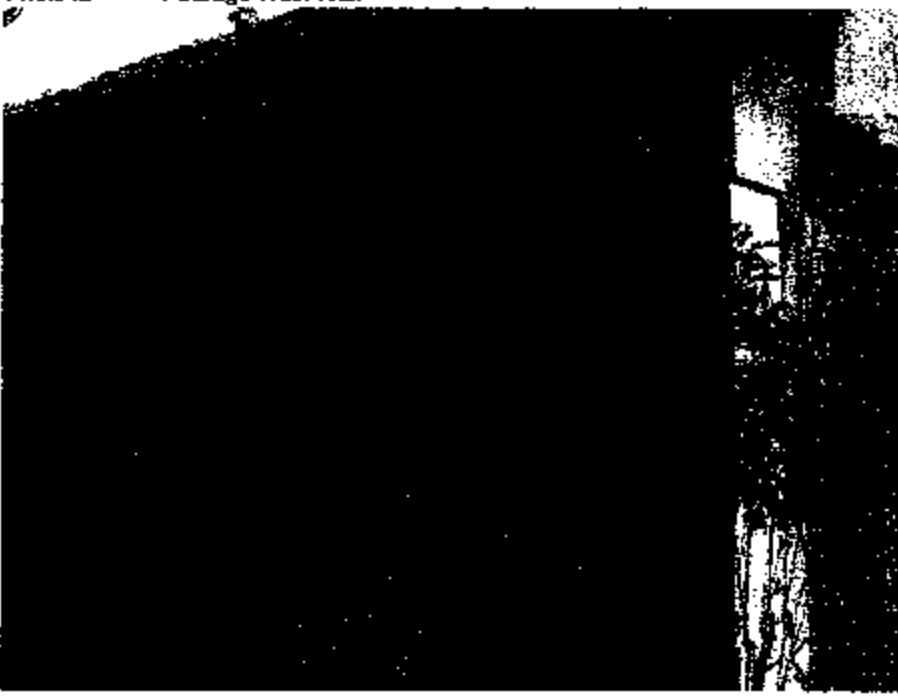


Photo #
Date
Taken By

Comment

Fire &
heat
damaged

Photo #
Date
Taken By

Comment

Cracked
stucco,
water &
soot
damage

INSURED
LOCATION

: Pembroke Pines, FL

DATE OF REPORT : 11/12/2003

DATE OF LOSS : 09/30/2003

COMPANY

: Garage Roof

POLICY NUMBER

CLAIM NUMBER

OUR FILE NUMBER

Photo ID



dryer

Photo #

Date :

Taken By

Comment

West hip:
heat
damaged
shingles

Photo ID : Garage Interior



Photo #

Date

Taken By

Comment

Burnt up
ceiling,
fire &
smoke
damaged
wall,
water
heater,
washer
and dryer

page 5

INSURED LOCATION : [REDACTED] DATE OF REPORT : 11/12/2003
DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER : [REDACTED]
Photo ID : Garage Interior CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]



Photo #
Date
Taken By
Comment
Fire and smoke
damaged
CB wall

Photo ID : Garage Interior

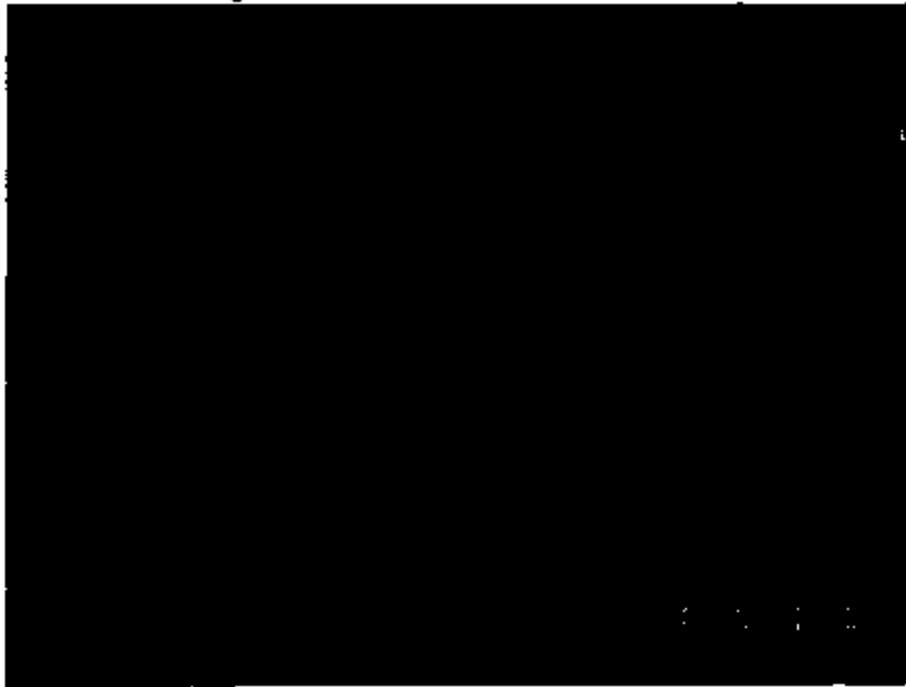


Photo #
Date
Taken By
Comment
Burnt up
ceiling,
ceiling
frame,
fire
damaged
insulation
and roof
structure

INSURED LOCATION : [REDACTED] DATE OF REPORT : 11/12/2003
DATE OF LOSS : 08/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Garage Interior CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]



dryes Photo #
Date
Taken By
Comment
Burnt ceiling and insulation, fire and smoke damaged roof structure

Photo ID : Garage Interior

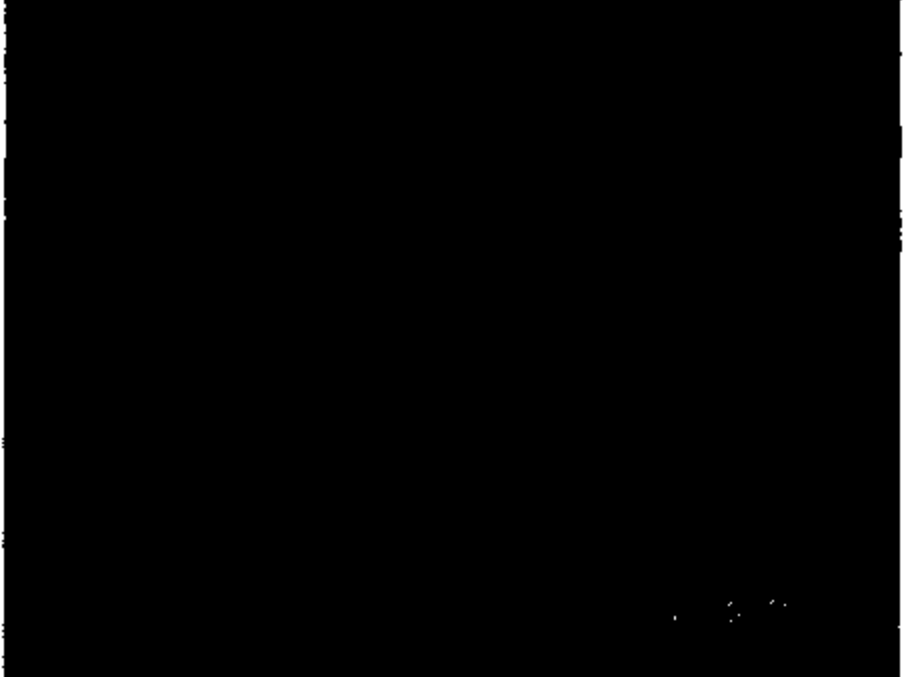


Photo #
Date
Taken By
Comment
Burnt ceiling and insulation, fire and smoke damaged roof structure

INSURED LOCATION : [REDACTED] DATE OF REPORT : 11/12/2003
DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER : [REDACTED]
Photo ID : Garage Interior CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]

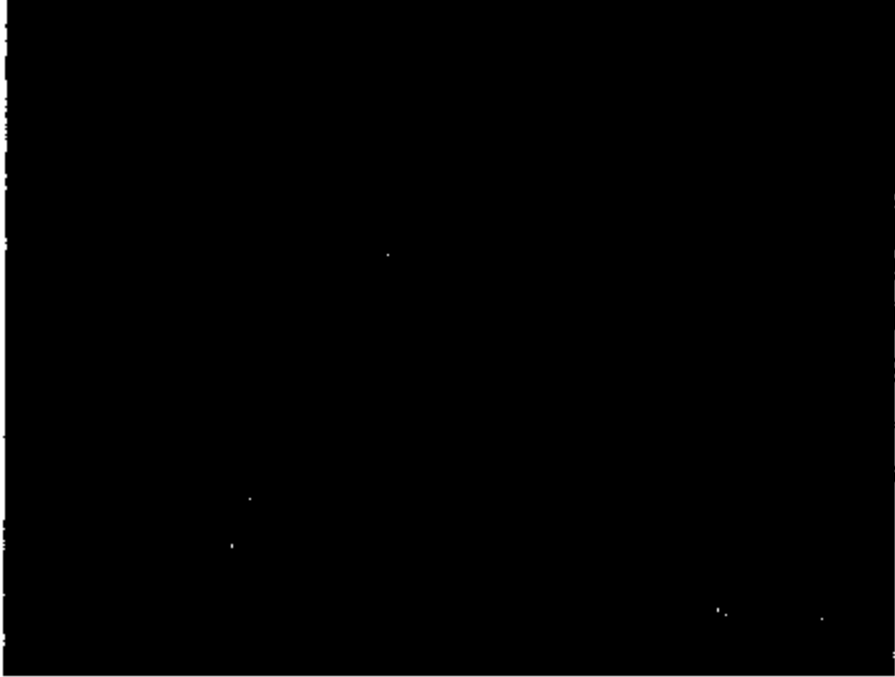


Photo #
Date
Taken By

Comment

Fire and smoke damaged walls and insulation

Photo ID : Garage Interior

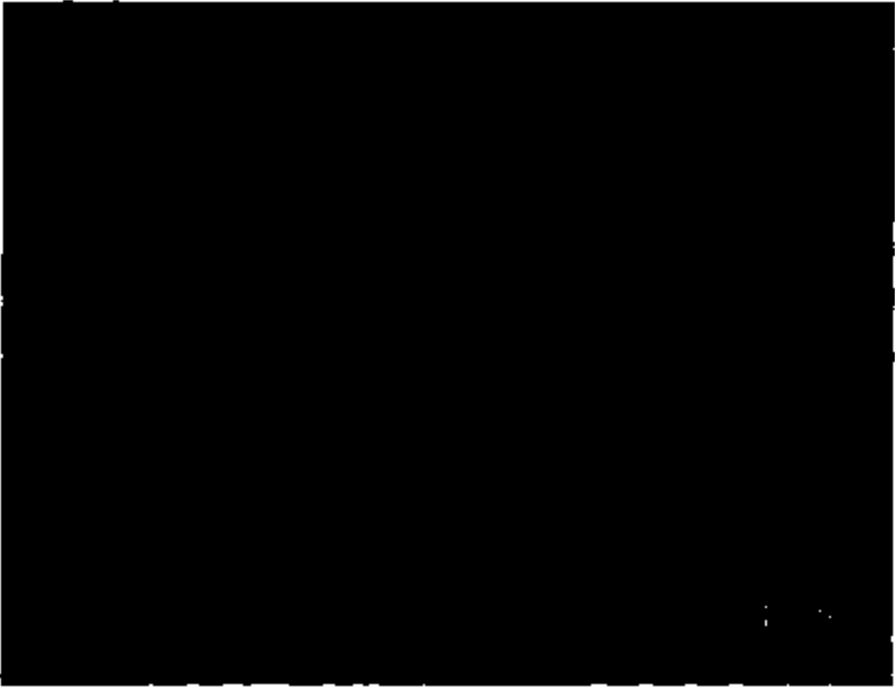


Photo #
Date
Taken By

Comment

Burnt ceiling and insulation, fire and smoke damaged roof structure and vent

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION [REDACTED] DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Garage Interior CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]



dryes
Photo#
Date
Taken By
Comment
Water
and
smoke
damaged
sheetrock
wall

Photo ID : Garage Interior



Photo #
Date
Taken By
Comment
Fire
damaged
main
electrical
switch
board

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION [REDACTED] DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pine, F [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Garage Interior CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]



Photo ID : Hallway & Garage Interior

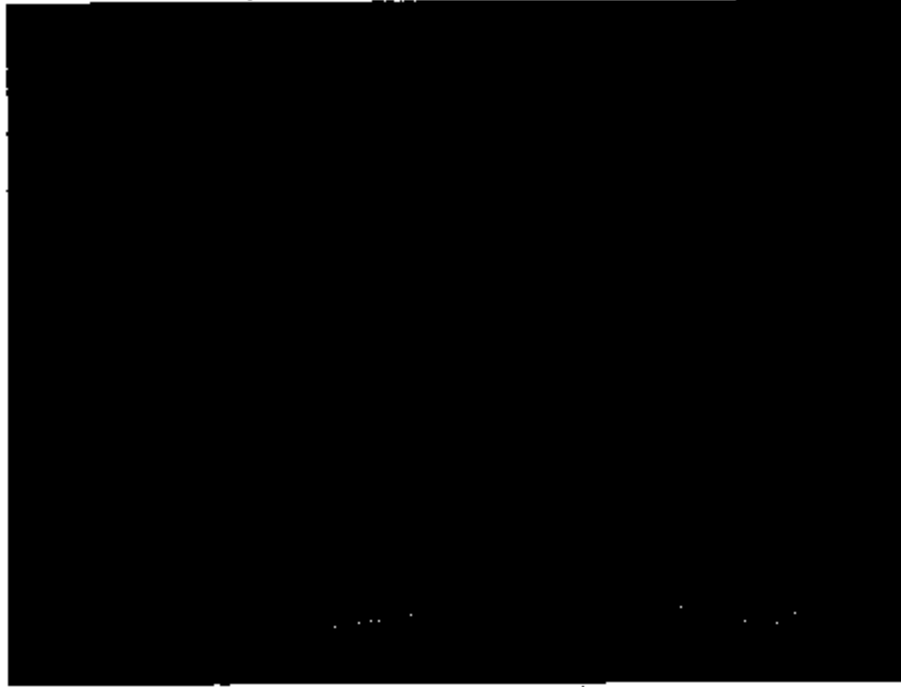


Photo #
Date
Taken By

Comment

Fire and
water
damaged
sheetrock
ceiling
and
insulation

Photo #
Date
Taken By

Comment

Fire,
smoke,
soot &
water
damaged
wall and
ceiling;
burnt up
door

INSURED	[REDACTED]	DATE OF REPORT	: 11/12/2003
LOCATION	[REDACTED]	DATE OF LOSS	: 09/30/2003
	: Pembroke Pines, FL	POLICY NUMBER	[REDACTED]
COMPANY	[REDACTED]	CLAIM NUMBER	[REDACTED]
Photo ID	: Living Room & Vestibule	OUR FILE NUMBER	[REDACTED]



Photo #
Date
Taken By
Comment
Water & soot damaged flooring and walls

Photo ID : Dining Room



Photo #
Date
Taken By
Comment
Water & soot damaged flooring and wall

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION : [REDACTED] DATE OF LOSS : 08/30/2003
: Pembroke Pines, FL [REDACTED]
COMPANY : [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Living Room CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]



Photo ID : Living Room

Photo#
Date
Taken By

Comment

Water &
soot
damaged
wall and
fixing

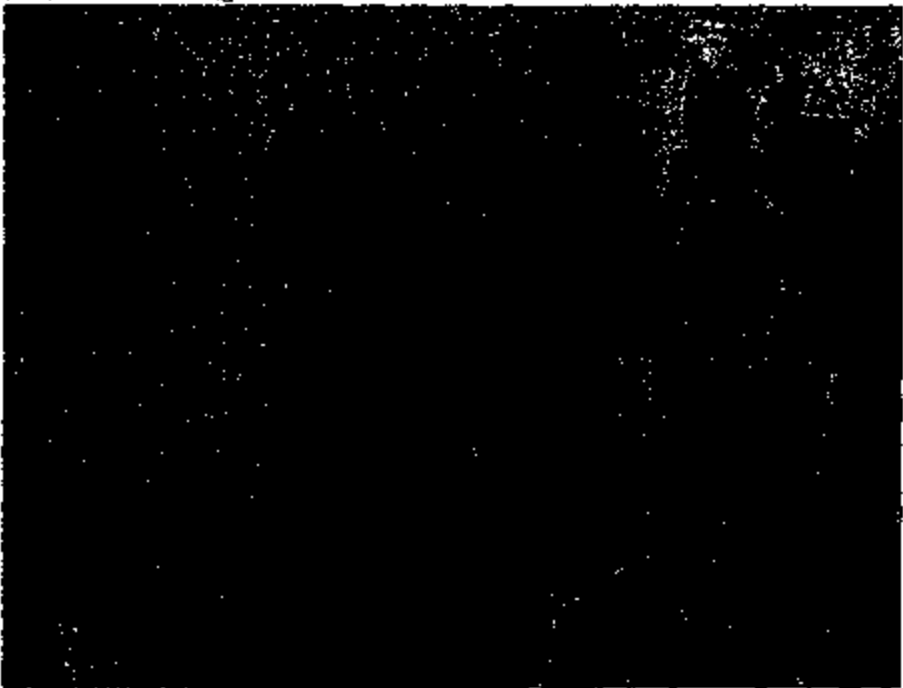


Photo #
Date
Taken By

Comment

Water &
soot
damaged
wall

INSURED LOCATION	[REDACTED]	DATE OF REPORT	: 11/12/2003
COMPANY	Pembroke Pines, Fl [REDACTED]	DATE OF LOSS	: 09/30/2003
Photo ID	: Dining Room	POLICY NUMBER	[REDACTED]
		CLAIM NUMBER	[REDACTED]
		OUR FILE NUMBER	[REDACTED]



Photo ID : Dining Room

Dryes
 Photo #
 Date
 Taken By
 Comment
 Water &
 soot
 damaged
 wall, heat
 damaged
 light
 switch



Photo #
 Date
 Taken By
 Comment
 Water &
 soot
 damaged
 wall, base
 board and
 flooring

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION : [REDACTED] DATE OF LOSS : 09/30/2003
COMPANY : Pembroke Pines, Fl [REDACTED] POLICY NUMBER :
Photo ID : Bedroom #4 CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]

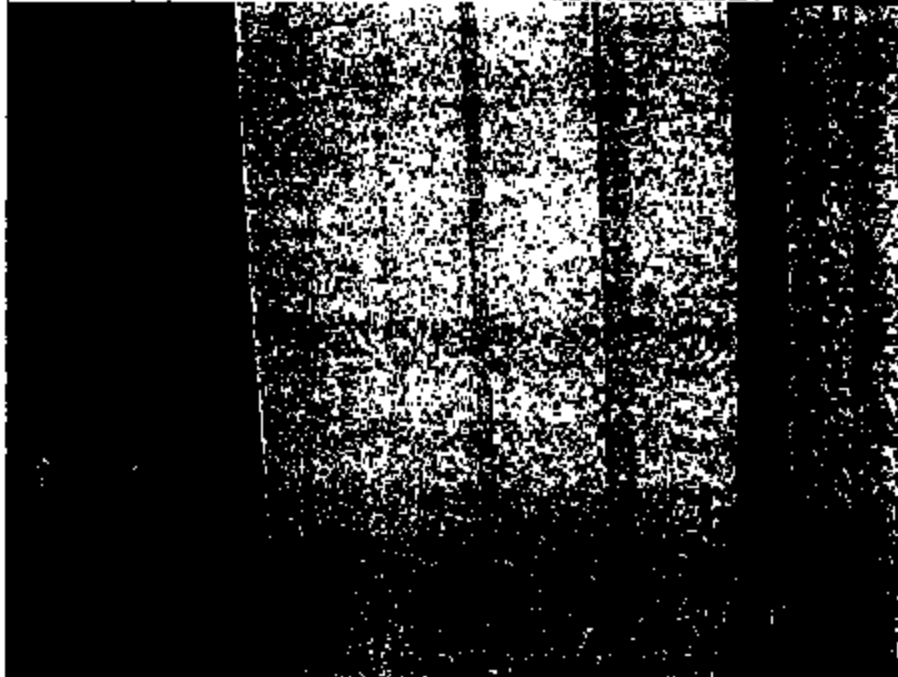


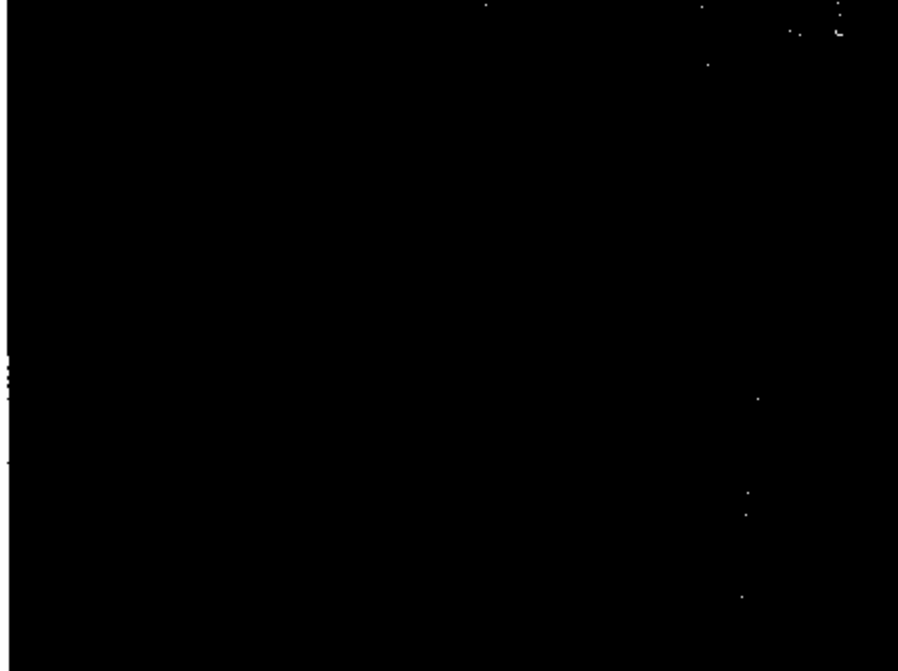
Photo #
Date
Taken By
Comment
Door
damaged
by water
& soot

Photo ID : Bedroom #4



Photo #
Date
Taken By
Comment
Smoke
damaged
wall and
base
board;
water &
soot
damaged
carpet

INSURED [REDACTED] DATE OF REPORT : 11/12/2003
LOCATION [REDACTED] DATE OF LOSS : 08/30/2003
COMPANY : Pembroke Pines, FL [REDACTED] POLICY NUMBER [REDACTED]
Photo ID : Master Bathroom CLAIM NUMBER [REDACTED]
OUR FILE NUMBER [REDACTED]



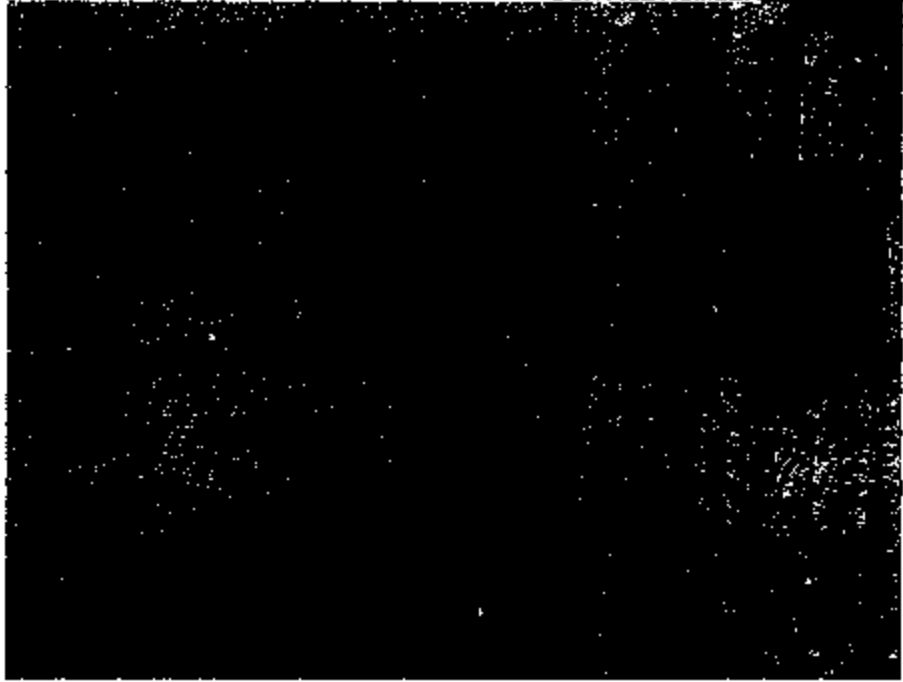
dries
Photo #
Date
Taken By
Comment
Water & soot
damaged
vanity and
flooring

Photo ID : Master Bedroom

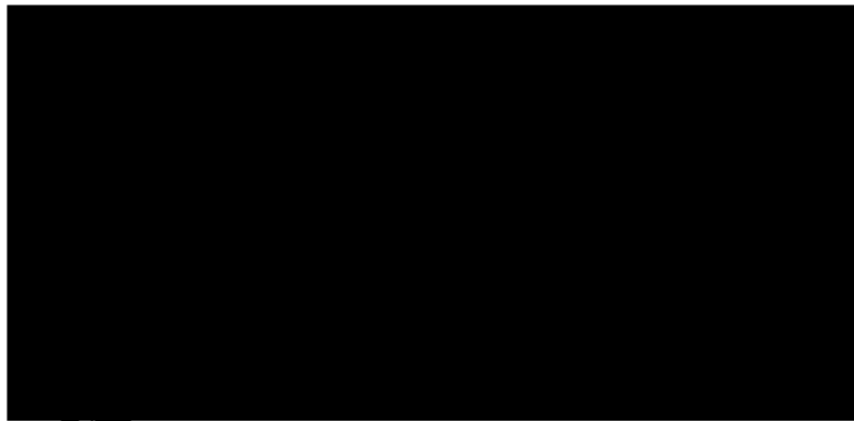


Photo #
Date
Taken By
Comment
Smoke
damaged
wall and
base
board;
water &
soot
damaged
carpet

INSURED : [REDACTED]
LOCATION : [REDACTED]
Pembroke Pines, FL [REDACTED]
COMPANY : [REDACTED]
Photo ID : Entrance Door
DATE OF REPORT : 11/12/2003
DATE OF LOSS : 09/30/2003
POLICY NUMBER : [REDACTED]
CLAIM NUMBER : [REDACTED]
OUR FILE NUMBER : [REDACTED]



dryes
Photo#
Date
Taken By
Comment
Door,
jamb and
wall
damaged
by
firemen to
enter
premises



State Farm Insurance Companies



481163
Norton

August 11, 2003

RECEIVED

AUG 18 2003

Florida Regional Office
Fire Centralized Subrogation
P.O. Box 9808
Winter Haven, FL 33883-9808

Ford Motor Co.
3 Paklane Blvd. Ste 400
Dearborn, MI 48126-2568

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: March 28, 2003
Amount of Loss: \$1,639.62

Dear Ford Motor Co.:

We have not received a response from you or your insurance company to our previous letter. This is a follow-up request for your position in this matter.

If we do not hear from you within 15 days, it will be necessary that we use other means to enforce recovery of our claim. Your cooperation is appreciated.

Sincerely,

A handwritten signature in cursive script that reads "Coralie Goodman".

Coralie Goodman Ext 3241
Subrogation Department
(888) 756-4449

State Farm Florida Insurance Company

COPY

July 10, 2003

Florida Regional Office
Fire Centralized Subrogation
P.O. Box 9606
Winter Haven, FL 33883-9606

Ford Motor Co.
Parklane Towers West
3 Parklane Blvd. STE 400
Dearborn, MI 48126-2568

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: March 28, 2003

Dear Sirs:

Please accept this letter as notice of our subrogation claim in regards to a 1998 Ford Navigator which caught fire on the property adjacent to our insured. The vehicle was parked at [REDACTED] Cocoa Beach, FL [REDACTED] and is owned by [REDACTED]

Our insured sustained damage to their home in the amount of \$1639.62 as a result of the neighboring fire. It is our understanding that State Farm and Ford Motor Co. have already made arrangements to inspect the vehicle involved in the fire.

We look forward to resolving this matter with you. If you have any questions, please contact me at the number listed below.

Sincerely,

Brian Renshaw
Claim Representative
(863) 318-3242

State Farm Florida Insurance Company

ER05-005-LC1-3828

State Farm Insurance Companies



July 10, 2003

RECEIVED JUL 22 2003

RECEIVED JUL 15 2003

Florida Regional Office
Fire Centralized Subrogation
P.O. Box 9808
Winter Haven, FL 33883-9808

Ford Motor Co.
Parklane Towers West
3 Parklane Blvd. STE 400
Dearborn, MI 48126-2568

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUL 15 2003
OFFICE OF THE
GENERAL COUNSEL

For Shawn
(related to Richard Cornwell)

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: March 28, 2003

Dear Sirs:

Please accept this letter as notice of our subrogation claim in regards to a 1998 Ford Navigator which caught fire on the property adjacent to our insured. The vehicle was parked at [REDACTED] Beach, FL [REDACTED] and is owned by [REDACTED]

Our insured sustained damage to their home in the amount of \$1639.62 as a result of the neighboring fire. It is our understanding that State Farm and Ford Motor Co. have already made arrangements to inspect the vehicle involved in the fire.

We look forward to resolving this matter with you. If you have any questions, please contact me at the number listed below.

Sincerely,
Brian Renshaw

Brian Renshaw
Claim Representative
(863) 318-3242

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUL 22 2003
OFFICE OF THE
GENERAL COUNSEL

State Farm Florida Insurance Company

- Cocoa Beach FL

- 3/28/03
- Related matter
- 198 Nav
- \$1,639.62
- Dwelling / neighbor damages
- The Cornwells

ER05-005-LC1-3827

State Farm Insurance Companies®



August 27, 2003

Florida Regional Office
Fire Centralized Subrogation
P.O. Box 9608
Winter Haven, FL 33883-9606

Shawn L. Norton
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

RECEIVED SEP - 3 2003

RE: Our Claim Number [REDACTED]
Our Insured: [REDACTED]
Date of Loss: March 26, 2003
Amount of Loss: \$1,639.62

Dear Ms. Norton:

I am the new claim representative handling this claim. I have received your letter dated July 28, 2003.

The subrogation claim referenced above involves our insured's property that was damaged by his neighbor's car that caught on fire. The neighbor is [REDACTED].

You will be receiving a separate subrogation notice for that claim. The vehicle that caught on fire was a 1998 Lincoln Navigator. Your engineer for Newell Engineers has already inspected the vehicle.

Since this claim only involved damage to our insured's property that is next to the [REDACTED] residence, none of the vehicle information you requested is available.

I have enclosed the repair estimates, pictures, and copy of one draft that was cashed. Our insured's deductible is \$1,000 for the property damage.

Please let me know your position. If you have any questions please call.

Sincerely,

A handwritten signature in cursive that reads "Coralie Goodman".

Coralie Goodman
Claim Representative
(888) 756-4449 Ext. 3241
Fax (888) 901-4448
STATE FARM FLORIDA INSURANCE COMPANY

CG/063/0627013.160

Enclosure

A handwritten note circled in ink, containing the text "B 16 39.62".



6205-883-LC1-38



WARD & WHITEMORE
UNIVERSAL FIRE CONSULTANTS, INC.

WARD & WHITEMORE
UNIVERSAL FIRE CONSULTANTS, INC.

August 1, 2003

Cincinnati
P.O. Box 11293
Cincinnati, OH 45211
513-867-9999
FAX 513-481-1795

Dallas
P.O. Box 3102
Grapevine, TX 76099
817-328-5252
FAX 817-421-4802

Jacksonville
P.O. Box 18487
Jacksonville, FL 32245
904-223-2226
FAX 904-223-2218

Miami
P.O. Box 211116
RFB, FL 33421-1116
681-763-7078
FAX 681-763-7078

Minneapolis
P.O. Box 548
Prior Lake, MN 56372
862-461-7000
FAX 952-461-7100

Tallahassee
P.O. Box 1146
Monticello, FL 32345
850-997-3335
FAX 850-997-4455

Winter Haven
P.O. Box 9223
Winter Haven, FL 33883
883-326-5434
FAX 883-326-8295

Mr. Mark Chapdelaine
State Farm Insurance Company
280 Corporate Circle SE
Palm Bay, FL 32909

Re:

[REDACTED]
Cocoa Beach, FL [REDACTED]
Claim [REDACTED]
Policy [REDACTED]
Date of Loss: March 28, 2003
W&W File #03-SF151

Dear Mr. Chapdelaine:

On March 28, 2003 Ward & Whitmore Universal Fire Consultants, inc. was retained by State Farm Insurance Company for the purpose of conducting an investigation to determine, if possible, the origin and cause of a fire that occurred on March 28, 2003 to a residential structure located at [REDACTED] in Cocoa Beach, Florida. On April 1, 2003 I traveled to the loss site and conducted my investigation into this matter. This report will provide you with a synopsis of my investigation conducted to date including my opinions with respect to the origin and cause of this fire.

BACKGROUND INFORMATION

This fire took place in a single story, single family, concrete block residential structure. This fire also involved a 1998 Lincoln Navigator. On March 28, 2003 the Cocoa Beach Fire Department was notified of a

Website: www.wwufc.com
Loss Reporting Hotline: 1-877-362-3673

ERG5-005-LC1-3832

State Farm Insurance Company

Re: [REDACTED]

Cocoa Beach, FL

Claim [REDACTED]

Policy [REDACTED]

Date of Loss: March 28, 2003

W&W File #03-SF151

Page 2

fire at approximately 2:37 a.m. The first fire department units arrived within approximately four minutes of the alarm. The first arriving units observed heavy fire involvement in the garage, spreading to the living portion of the home. The fire was extinguished and reported to be controlled at approximately 3:15 a.m.

The insured, [REDACTED] were at home at the time of the fire and awoke to the smell of smoke. Upon investigation they discovered the fire emanating from the garage portion of the structure. The Cornwell's exited the home and notified 9-1-1.

ANALYSIS

On April 1, 2003 I traveled to the loss site and conducted a systematic examination of the home as well as the 1998 Lincoln Navigator. I completed a walk around of the exterior of the home and observed the heaviest amount of fire damage emanating from the garage portion of the structure. Located in the driveway were the burned remains of the Lincoln Navigator that had been pulled out of the garage prior to my examination.

I observed the Lincoln Navigator to be covered with a blue salvage tarp in an effort to preserve the evidence. I proceeded to remove the tarp and conduct a systematic examination of the vehicle. I completed a walk around of the vehicle and observed heavy fire damage to the entire vehicle. I observed all the paint to have been burned away from

State Farm Insurance Company

Re: [REDACTED]

Cocoa Beach, FL

Claim [REDACTED]

Policy [REDACTED]

Date of Loss: March 28, 2003

W&W File #03-SF151

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the exterior. All combustible materials including light metals were destroyed in the fire. I observed that the hood had completely deteriorated over the engine compartment. There was excessive damage to all four rims on the vehicle. All of the window openings were void of any glass.

An examination of the interior of the vehicle revealed extensive fire damage which gutted the interior of the vehicle. I observed all combustible materials including light metals to have been destroyed in the fire. Through my examination of the vehicle, I determined that the heaviest concentration of fire was observed emanating from the passenger compartment of the vehicle. The burn patterns to the engine indicated fire progression through the bulkhead from the passenger compartment into the engine compartment. I observed heavy burn patterns and oxidation to the roof over the front two seats emanating out through the windshield opening.

After I completed a preliminary examination of the vehicle, I proceeded through the home and conducted a systematic examination of the interior. My examination revealed the heaviest smoke and heat patterns emanating from the area of the garage portion of the home.

I conducted an examination of the garage portion of the home which revealed the roof trusses to be most heavily deteriorated over the area where the Lincoln Navigator was parked in the garage at the time of the

State Farm Insurance Company

Re: [REDACTED]

Cocoa Beach, FL

Claim [REDACTED]

Policy [REDACTED]

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fire. I observed an area of clean burn on the right wall of the garage which was a result of the proximity to the Lincoln Navigator. After a thorough examination of the garage, I determined the heaviest fire concentration was located at and above where the vehicle was parked at the time of the fire. I noted that the main electrical distribution panel for the home was located on the left wall of the garage. An examination of the main electrical distribution panel failed to reveal any evidence that supported the fire originating in this location. I noted that the water heater for the home was located in the back left corner of the garage. An examination of the water heater revealed burn patterns that supported that this unit was attacked by fire and was ruled out as a contributing factor.

I sifted through the fire debris that remained on the floor that was in close proximity to the vehicle at the time of the fire. My examination revealed the remains of a green plastic garbage container that was located between the front of the vehicle and the man-door leading into the home from the garage. There were no external ignition sources identified on or about the area of origin that contributed to this fire.

I examined the remains of the overhead garage door that failed during the fire and was pulled out by the fire department. At the time of my examination the overhead garage door was laying in the front yard. An examination of the garage door revealed the heaviest heat patterns to be located to the right of center at the upper panels.

State Farm Insurance Company

Re: [REDACTED]

Cocoa Beach, FL [REDACTED]

Claim [REDACTED]

Policy [REDACTED]

Date of Loss: March 28, 2003

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After completing an examination of the interior of the garage, I proceeded to examine the remains of the Lincoln Navigator. The burn patterns that I observed to the vehicle were consistent with the burn patterns located in the garage identifying the vehicle as the area of origin. Due to the fact that the vehicle was parked within the confines of the garage, the extent of burn patterns were compounded as a result of the confined space. Due to spoliation issues, I limited my examination of the vehicle to visual observations only and documented my findings with photographs.

At the time of my inspection, it was recommended to you that the vehicle be retained for further examination and that all interested parties be put on notice. It was further recommended that an engineer be retained to further examine the components of the vehicle to identify the specific failure which resulted in this fire.

On June 24, 2003 I was instructed to travel to Orlando Orange County Auto Auction to meet with Henry Martini of Application Engineering Group, Inc. (AEGI) and Larry Helton of Newell Investigative Services, Inc. to conduct additional examinations of the vehicle. At that inspection, no destructive examinations were performed by Mr. Martini and Mr. Helton. Mr. Martini documented his findings with photographs (see AEGI report for further information regarding this investigation). At the time of this inspection a list of questions were developed between

State Farm Insurance Company

Re: [REDACTED]

Cocoa Beach, FL

Claim [REDACTED]

Policy [REDACTED]

Date of Loss: March 28, 2003

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Mr. Helton and Mr. Martini to be forwarded to the insured regarding their observations and information of this fire loss. On July 25, 2003 I was able to contact the insured [REDACTED] and conducted separate interviews regarding the questions provided by Mr. Martini and Mr. Helton (see attached reference to those questions and answers).

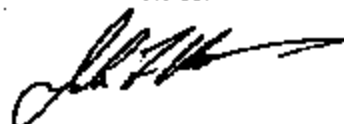
CONCLUSION

Based on a thorough examination of this fire scene, including the single family dwelling and the 1998 Lincoln Navigator, it is my opinion that the fire originated within the vehicle and spread to the structure. My examination of the vehicle was inconclusive as to the specific ignition source of this fire. It is recommended that you review the report provided by Mr. Martini of AEGI to ascertain additional ignition source information.

This concluded my investigation into this matter. If you desire further investigation into this matter, please feel free to contact me at your convenience at (877) 362-3473 and reference our file #03-SF151.

Sincerely,

Ward & Whitmore Universal Fire Consultants, Inc.



John F. Haight
Fire Consultant-Winter Haven Office

INVESTIGATION DOCUMENTS

B Location*

Street address
 Intersection
 In front of
 Rear of
 Adjacent to
 Directions

City of Cocoa Beach FL

C Incident Type *
111 Building fire

E1 Date & Times Midnight is 0000
 Alarm * 03 28 2003 02:37:11
 Arrival * 03 28 2003 02:41:40
 Controlled 03 28 2003 03:15:00
 Last Unit
 Cleared 03 28 2003 06:35:48

E2 Shift & Alarm
 Local Option
 Shift or Alarm 01 51

E3 Special Studies
 Local Option
 Special Study ID# Special Study Value

D Aid Given or Received*

1 Mutual aid received
 2 Automatic aid recvd.
 3 Mutual aid given
 4 Automatic aid given
 5 Other aid given
 N None

F Actions Taken *

11 Extinguish
 12 Salvage & overhaul
 21 Search

G1 Resources *

Apparatus Personnel
 Suppression 0007 0012
 EMS
 Other

G2 Estimated Dollar Losses & Values

Property \$ 096,000
 Contents \$ 000,000
 Property \$ 226,000
 Contents \$ 000,000

Completed Modules

Fire-2
 Structure-3
 Civil Fire Cas.-4
 Fire Serv. Cas.-5
 EMS-6
 HazMat-7
 Wildland Fire-8
 Apparatus-9
 Personnel-10
 Arson-11

H1 Casualties
 Deaths Injuries
 Fire
 Baricide
 Civilian
 H2 Detector
 1 Detector alerted occupants
 2 Detector did not alert them
 U Unknown

H3 Hazardous Materials Release

None
 1 Natural Gas
 2 Propane gas
 3 Gasoline
 4 Kerosene
 5 Diesel fuel/fuel oil
 6 Household solvents
 7 Motor oil
 8 Paint
 9 Other

I Mixed Use Property

Not Mixed
 Assembly use
 Education use
 Medical use
 Residential use
 Row of stores
 Enclosed mall
 Bus. & Residential
 Office use
 Industrial use
 Military use
 Farm use
 Other mixed use

J Property Use*

Structures

131 Church, place of worship
 161 Restaurant or cafeteria
 162 Bar/Tavern or nightclub
 213 Elementary school or kindergarten
 215 High school or junior high
 241 College, adult education
 311 Care facility for the aged
 331 Hospital

Outside

124 Playground or park
 655 Crops or orchard
 669 Forest (timberland)
 807 Outdoor storage area
 919 Dump or sanitary landfill
 931 Open land or field

341 Clinic, clinic type infirmary
 342 Doctor/dentist office
 361 Prison or jail, not juvenile
 419 1- or 2-family dwelling
 429 Multi-family dwelling
 439 Rooming/boarding house
 449 Commercial hotel or motel
 459 Residential, board and care
 464 Dormitory/barracks
 519 Food and beverage sales

539 Household goods, sales, repairs
 579 Motor vehicle/boat sales/repair
 571 Gas or service station
 599 Business office
 615 Electric generating plant
 629 Laboratory/science lab
 700 Manufacturing plant
 819 Livestock/poultry storage (barn)
 882 Non-residential parking garage
 891 Warehouse

981 Construction site
 984 Industrial plant yard

Property Use 419
 1 or 2 family dwelling

Apparatus or Resource	Date and Times <small>(Check if time is after date)</small>	Sent	Number of People	Use	Actions Taken
	Month Day Year Hours/min	<input checked="" type="checkbox"/>		<small>Chart #12 has 10 each apparatus use indicated to map out the incident.</small>	<small>Check up to 4 actions for each apparatus in 1-4th columns...</small>

1	ID 6920	Dispatch <input checked="" type="checkbox"/>	3 28 2003	02:37	Sent <input checked="" type="checkbox"/>	0	<input checked="" type="checkbox"/> Suppression	<input type="checkbox"/>	<input type="checkbox"/>
	Type 11	Arrival <input checked="" type="checkbox"/>	3 28 2003	02:44	<input checked="" type="checkbox"/>		<input type="checkbox"/> EMS	<input type="checkbox"/>	<input type="checkbox"/>
		Clear <input checked="" type="checkbox"/>	3 28 2003	06:35			<input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	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"/>				

2	ID	Dispatch <input type="checkbox"/>			Sent <input type="checkbox"/>		<input type="checkbox"/> Suppression	<input type="checkbox"/>	<input type="checkbox"/>
	Type	Arrival <input type="checkbox"/>					<input type="checkbox"/> EMS	<input type="checkbox"/>	<input type="checkbox"/>
		Clear <input type="checkbox"/>					<input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	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"/>				

3	ID	Dispatch <input type="checkbox"/>			Sent <input type="checkbox"/>		<input type="checkbox"/> Suppression	<input type="checkbox"/>	<input type="checkbox"/>
	Type	Arrival <input type="checkbox"/>					<input type="checkbox"/> EMS	<input type="checkbox"/>	<input type="checkbox"/>
		Clear <input type="checkbox"/>					<input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	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"/>				

Apparatus or Resource <small>(See table 1 below)</small>	Date and Times <small>(See table 2 below)</small>				Sent <input checked="" type="checkbox"/>	Number of People	Use <small>(Check ONE box for each apparatus for performance of each specific task.)</small>	Actions Taken <small>(List up to 3 actions for each apparatus and all personnel.)</small>
	Month	Day	Year	Hours/Minute				

1 ID <u>5779</u> Type <u>70</u>	Dispatch <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:37</u>	Arrival <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:44</u>	Clear <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>06:35</u>	Sent <input checked="" type="checkbox"/>	<u>0</u>	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
---	--	---	---	--	----------	---	--

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				
			<input type="checkbox"/>				

2 ID <u>6395</u> Type <u>92</u>	Dispatch <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:37</u>	Arrival <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:44</u>	Clear <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>06:35</u>	Sent <input checked="" type="checkbox"/>	<u>0</u>	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
---	--	---	---	--	----------	---	--

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken

3 ID <u>6396</u> Type <u>92</u>	Dispatch <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:37</u>	Arrival <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>02:44</u>	Clear <input checked="" type="checkbox"/> <u>3</u> <u>28</u> <u>2003</u> <u>06:35</u>	Sent <input checked="" type="checkbox"/>	<u>0</u>	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
---	--	---	---	--	----------	---	--

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken

A Delete Change **MTRS - 10 Personnel**

B Apparatus or Resource Sent
Use codes listed below Month Day Year Hours/mins Check one box for each apparatus to indicate its main use at the incident. List up to 4 actions for each apparatus and each personnel.

1 ID Dispatch Sent Suppression EMS Other
 Type Arrival Clear

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken
1094	Goding, Rick	P/E	X				
1321	Womack, Charles	DEP	X				
1327	Heller, Daniel	L/E	X				
1515	Telesca, Michael	L/E	X				
1874	Armistead, William	DEP	X				
1959	Amaral, Mark	ASPM	X				
1965	Anglin, Jeffrey	P/M	X				
1970	Williams, Ronald	FC	X				
1983	Fischer, Mark	DC	X				

2 ID Dispatch Sent Suppression EMS Other
 Type Arrival Clear

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken

3 ID Dispatch Sent Suppression EMS Other
 Type Arrival Clear

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken

A

NFIRS - 9
Apparatus & Resources

B Apparatus or Resource	Date and Times					Sent <input type="checkbox"/>	Number of People	Use	Actions Taken	
	Dispatch	Arrival	Clear	Month	Day					
1 ID 4228 Type 11	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 ID 4770 Type 00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 ID 5405 Type 00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 ID 5779 Type 70	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 ID 6395 Type 92	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 ID 6396 Type 92	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 ID 6920 Type 11	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	02:44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3	28	2003	06:35	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 ID Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 ID Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Type of Apparatus or Resources

- | | | |
|---|---|--|
| <p>Ground Fire Suppression</p> <ul style="list-style-type: none"> 11 Engine 12 Truck or aerial 13 Quint 14 Tanker & pumper combination 16 Brush truck 17 AAF (Aircraft Rescue and Firefighting) 10 Ground fire suppression, other <p>Heavy Ground Equipment</p> <ul style="list-style-type: none"> 21 Dozer or plow 22 Tractor 24 Tanker or tender 20 Heavy equipment, other <p>Aircraft</p> <ul style="list-style-type: none"> 41 Aircraft, fixed wing tanker 42 Helitanker 43 Helicopter 40 Aircraft, other | <p>Marine Equipment</p> <ul style="list-style-type: none"> 51 Fire boat with pump 52 Boat, no pump 50 Marine apparatus, other <p>Support Equipment</p> <ul style="list-style-type: none"> 61 Breathing apparatus support 62 Light and air unit 60 Support apparatus, other <p>Medical & Rescue</p> <ul style="list-style-type: none"> 71 Rescue unit 72 Urban Search & rescue unit 73 High angle rescue unit 75 BLS unit 76 ALS unit 70 Medical and rescue unit, other | <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>More Apparatus?
Use Additional
Sheets</p> </div> <p>Other</p> <ul style="list-style-type: none"> 91 Mobile command post 92 Chief officer car 93 HazMat unit 94 Type 1 hand crew 95 Type 2 hand crew 99 Privately owned vehicle 00 Other apparatus/resource NN None UU Undetermined |
|---|---|--|

K1 Person/Entity Involved _____

Check this box if same address as incident location. This skip the third question below.

Mr./Ms./Mrs. First Name _____ MI _____ Last Name _____
 Number _____ Prefix Street or Highway _____ Street Type _____
 Post office box _____ Apt./Suite/Room _____ City _____
 State Zip Code _____

K2 Person/Entity Involved _____

Check this box if same address as incident location. This skip the third question below.

Mr./Ms./Mrs. First Name _____ MI _____ Last Name _____
 Number _____ Prefix Street or Highway _____ Street Type _____
 Post office box _____ Apt./Suite/Room _____ City _____
 State Zip Code _____

K3 Person/Entity Involved _____

Check this box if same address as incident location. This skip the third question below.

Mr./Ms./Mrs. First Name _____ MI _____ Last Name _____
 Number _____ Prefix Street or Highway _____ Street Type _____
 Post office box _____ Apt./Suite/Room _____ City _____
 State Zip Code _____

K4 Person/Entity Involved _____

Check this box if same address as incident location. This skip the third question below.

Mr./Ms./Mrs. First Name _____ MI _____ Last Name _____
 Number _____ Prefix Street or Highway _____ Street Type _____
 Post office box _____ Apt./Suite/Room _____ City _____
 State Zip Code _____

K5 Person/Entity Involved _____

Check this box if same address as incident location. This skip the third question below.

Mr./Ms./Mrs. First Name _____ MI _____ Last Name _____
 Number _____ Prefix Street or Highway _____ Street Type _____
 Post office box _____ Apt./Suite/Room _____ City _____
 State Zip Code _____

19062

EL

3

2003

1

03-0000

000

Responding Personnel

Staff ID\Staff Name	Unit	Activity	Position	Rank	PayScl	Hrs	HrsPd	P-
1010 Adams, Rick A	4228	FCM Fire Incident		776		3.84	0.00	
1011 Adams, Thomas J	4228	FCM Fire Incident		683		3.84	0.00	
1012 Adams, Michael J	4228	FCM Fire Incident		676		3.84	0.00	
1013 Adams, Michael P	4228	FCM Fire Incident		676		3.84	0.00	
1014 Anderson, William M	4228	FCM Fire Incident		683		3.84	0.00	
1015 Arnold, Mark J	4228	FCM Fire Incident		602M		3.84	0.00	
1016 Austin, Jeffrey T	4228	FCM Fire Incident		776		3.84	0.00	
1017 Williams, Bruce T	4228	FCM Fire Incident		776		3.84	0.00	
1018 Blomberg, Mark A	4228	FCM Fire Incident		676		3.84	0.00	
1019 Nelson, Latham	4228	FCM Fire Incident		776		3.84	0.00	
1164 Soydam, Brian	4228	FCM Fire Incident		676		3.84	0.00	
1165 Jones, Scott L	4228	FCM Fire Incident		TRG		3.96	0.00	

Total Participants: 12

Total Personnel Hours: 47.7

An 'X' next to the unit denotes deleted.

ERG-005-LC1-3845

K1 Person/Entity Involved

More people involved? Check this box and attach Supplemental Forms (NFIRS-19) as necessary

K2 Owner Check this box if the owner is not the person/ entity involved

L Remarks

E-51 and Squad 51 arrived on scene to find the garage area and some of the living area heavily involved in fire. While enroute, E-51 & Squad 51 secured the hydrant and laid a " supply line to the house on fire which was approx. 200' from the hydrant. 360 degree scene size up was being done while Squad personnel and the Driver of E-51 connected and charged our supply line. After building size-up was completed, fire was noticed to be impinging upon the building just south of the residence on fire [REDACTED]. The monitor gun from E-51 was put into action to prevent an exposure fire. Once the exposure was covered in water, the monitor gun was turned onto the structure on fire, first onto the roof for cooling effect, then into the garage for immediate knockdown of the fire due to lack of manpower on scene at the time. Once knockdown occurred, Squad personnel had secured the hydrant and were at the engine waiting for an assignment. Squad personnel were assigned to pull an 1 3/4 " jump line into the house via the front door and attack the fire from the inside pushing the smoke and fire out. E-50 then arrived on scene and they were given the assignment of ventilation, search and rescue and exterior garage fire attack. No residents were found in the structure, although 4 cats were found deceased. The interior crew checked for fire extension in the attic area in a few different areas and no active extension was found. Fire was mostly extinguished except for the flammable liquid fire which was under the vehicle and was difficult to extinguish. F-500 Foam and AFFF were used, along with 3 dry chemical extinguishers. Fire was finally extinguished and vehicle was cooled with foam hand line. Entire garage, contents, and outside affected areas were also cooled down using foam and water via hand lines. F-1, F-2, F-3 & F-4 were also on scene during this call to assist where needed. State Fire Marshall arrived @ 0412 to assist also. House was checked at 3 other occasions to make sure there was no fire extension. E-50, E-51, Squad and F-1 and F-2 went off call and turned scene over to F-3 and F-4 for continuing investigation. There was some damage to exposure (Fence) on south side [REDACTED]

L Authorization

19062

FL

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2003

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03-0000

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Complete
Narrative**Narrative:**

The incident occurred on 03/28/2003 at 09:30:46. The structure involved was a 1 1/2 story house located at 95 Yacht Haven Dr. in the City of Cocoa Beach. The fire was reported by a neighbor who saw smoke and fire coming from the house. While enroute, E-51 Squad 51 located the hydrant and laid a 5" supply line to the house. The fire and it was approx. 200' from the hydrant. 360 degree coverage was set up with E-51 Squad 51 and the Driver of E-51 connected and occupied on supply line. After building shoring was completed, fire was noticed to be impinging upon the building just south of the residence on fire (87 Yacht Haven). The monitor gun from E-51 was put into action to prevent an exposure fire. Once the exposure was covered in water, the monitor gun was turned onto the structure on fire, first onto the roof for cooling effect, then into the garage for immediate knockdown of the fire due to lack of manpower on scene at the time. Once knockdown occurred, Squad personnel had secured the hydrant and were at the house waiting for an ambulance. Squad personnel were assigned to pull an 1 1/2" foam line into the garage and attack the fire from the inside pushing the unit and fire out. E-50 then arrived on scene and they were given the assignment of ventilation, search and rescue and exterior garage fire attack. No residents were found in the structure, although 4 cats were found deceased. The interior crew checked for fire extension in the attic area in a few different areas and no active extension was found. Fire was mostly extinguished except for the flammable liquid fire which was under the vehicle and was difficult to extinguish. F-500 Foam and AFFF were used, along with 3 dry chemical extinguishers. Fire was finally extinguished and vehicle was cooled with foam hand line. Entire garage, contents, and outside affected areas were also cooled down using foam and water via hand lines. F-1, F-2, F-3 & F-4 were also on scene during this call to assist when needed. State Fire Marshall arrived @ 0412 to assist also. House was checked at 2 other occasions to make sure there was no fire extension. E-50, E-51, Squad and F-1 and F-2 went off call and turned scene over to F-3 and F-4 for continuing investigation. There was some damage to exposure (Fence) on south side [REDACTED]

Note: The times recorded by dispatch were not accurate. The arrival time is too long, and the enroute time is too short.

23/28/2003 09:30:46 Telasca

NOTE: Times corrected after review of dispatch tapes.

03/31/2003 13:45:18 Shear

Fire Investigation Report Prepared By:
Training/EMS Coordinator Scott Shear
Of the Cocoa Beach Fire Department
Date: March 31, 2003

Fire Investigation:

Weather conditions: clear

Temp: approx. low 70's F

Winds: light

Cocoa Beach Assistant Fire Marshal Mark Amaral and Scott Shear
State Fire Marshal Investigator II Ellie Sorel

Narrative Summary:

On March 28, 2003 I responded from my residence to the report of a structure fire after being notified via pager at 0245. The fire was located at 95 Yacht Haven Dr. in the City of Cocoa Beach. I was on scene approximately 30 minutes later and made contact with Deputy Chief Fischer and Asst. Fire Marshal Amaral for a size up and progress report.

ERG-005-1C1-3847

Narrative:

with the occupant Mr. Cornwell. I asked him if he was OK and who else was in the house at the time of the fire. Mr. Cornwell replied that his wife Helen and his young wife were in the house at this time and one small dog (his wife's pet) was in the house at the time of the fire. I offered them all medical care and they refused as they were fine and all non-injured any.

When I spoke with Mr. Cornwell about the fire and how it was discovered he said that he was awakened by the sound of their 1998 Lincoln Navigator alarm going off. Mr. Cornwell woke his wife thinking that someone was in the garage trying to steal it. When he opened the garage door he was met by the vehicle on fire and a large volume of yellow flames with light smoke that forced him back into the house. At this point he lost control of the garage door "indicator" and was unable to close it. He then ran to get his wife and dog outside. At this point he also heard his battery operated smoke detector activating. Once they got outside safely the neighbors called 911.

As per Lt. Mike Telesca on board the first arriving CBFD engine on the scene there was heavy fire coming from the garage area starting to involve the roof and threatening an exposure to a house (South side) next door.

Scene Description:

The fire occurred in a single story family dwelling of CBS construction with a truss roof covered by 1/4 inch pine decking covered by a ceramic tile that had been coated at some point with a white foam spray on sealant. The house is 1800 sq. ft. with the garage area 462 sq. ft. No ventilation holes were made in the roof by firefighters at the scene. It should be noted that the garage door made of aluminum began to auto vent and was removed and that the side garage door also auto vented. The heaviest area of fire damage was contained to the garage and the utility room. There is a smoke declination line in the family/dining room outside the utility room approx. 2-3 feet off the floor. This line progresses steadily up and out into the other parts of the house to approx. 3-4 feet from the ceiling. There is heavy smoke damage though out the entire house along with some radiant heat damage. There were several small inspection holes made in the sheet rock ceiling in a few areas of the house to inspect for fire extension. The electrical panel is located on the south wall of the garage.

Scene Investigation:

Digital pictures were taken by CBFD and the State Fire Marshal. After walking the entire scene together it was decided that the 1998 Lincoln Navigator located inside the garage was what started the structure fire and that the structure would be treated as an exposure to the vehicle fire. There is a clear space around the vehicle inside the garage any thing in close proximity to the vehicle has been totally consumed by the fire. This coincides with the occupant's earlier statement that when he opened the door the car was on fire. The only debris on the vehicle is a few folding type chairs that had been displaced from their storage area located inside the attic.

After the fire was fully extinguished and photos taken the car was pulled from the garage by a tow truck into the driveway for closer inspection. This was done because a number of tires were completely burned through making it unsafe to work under. Photos were taken of the vehicle outside in the driveway. The scene was lighted with Circle D lights.

The Lincoln had very heavy fire damage to it. All of the tires are gone and it is destined to

19062

EL

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2003

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03-00005

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Complete
Narrative**Narrative:**

On 03/11/03, the 1998 Lincoln Navigator was almost completely destroyed by fire and there was some damage to the front end. The location of the fire is located on the front driver's side of the vehicle. The fire started in the front of the engine compartment and all of the wiring in the engine compartment was extremely damaged. The engine compartment was filled with water in the engine compartment. This was due to the fact that the engine compartment was not sealed properly and there was also the remains of the fire in this area while the other three have at least some of the engine intact.

When talking with the Mrs. Cornwell the primary driver of this vehicle she says that it has approx. 50,000 miles on it with 1/4 of a tank of gas. She says that they are both non-smokers and that she had driven the vehicle last night and parked it about 11:30 pm. She had a few cats that were in the car and she was staying at the house. She and her husband were going to make plans to get it checked, but that it had never actually started while driving. It should also be noted that when asked if there was anything in the glove box inside the vehicle Mrs. Cornwell replied by saying no, but that there was some important tax documents inside the rear of cargo area. She informed me that there were car taxes had just been mailed off though. There are many burned papers and receipts inside the rear cargo area.

The four missing cats were all located inside the structure deceased. Two found inside the master bedroom, one in the living room, and the last inside the bedroom closest to the utility room.

Follow-up Investigation:

In checking on the 1998 Lincoln Navigator I was able to locate the same year and model at a local dealer. The area of origin (front driver's side) contains a fuse box, air intact, part of the wiring harness, master cylinder, and part of the fuel injection system. In talking with the dealer Lincoln has changed the electrical system for 2003.

A search of the NHTSA web site, Office of Defects Investigations finds one other similar fire. The summary listed is "While parked an electrical short in the front wiring harness, caused vehicle to catch on fire. Vehicle was destroyed by fire." Their case number for the noted incident is ODI id #: 824039.

Insurance Information:

State Farm, policy# [REDACTED]
Agent, Chuck Bateman 321-456-5760
Claim#
Adjuster:

Exposure damaged property to vinyl sided fence [REDACTED], Owner: [REDACTED] 005
12/2/04.

State Farm, policy [REDACTED]
Agent: Robert Ranew 321-783-0901.
Claim#
Adjuster:

Conclusion:

The cause of this fire was accidental. All of the signs point to the car igniting and then starting the contents of the garage on fire. The fire grew unchecked until the vehicle alarm system shorted out and activated awakening the owner/occupant. When the owner checked on the vehicle and opened the interior garage door it allowed the fire to spread out the

19062

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Complete
Narrative

Narrative:

Activity to be used for the other existing areas of the building.

10/10/2003

A 19062 FL 03 2003 03-00005 000		NFIRS FLCA
B Property Details B1 0001 <input type="checkbox"/> Not Residential B2 001 <input type="checkbox"/> Buildings not involved B3 <input checked="" type="checkbox"/> None <input type="checkbox"/> Less than one acre		C On-Site Materials or Products <input type="checkbox"/> None 811 Autos, trucks 200 Personal & home 1 Bulk storage or warehousing 2 Processing or manufacturing 3 Packaged goods for sale 4 Repair or service
D Ignition D1 83 Engine area, running D2 UN Undetermined D3 UN Undetermined D4 99 Multiple types of	E1 Cause of Ignition <input type="checkbox"/> Check box if this is an exposure report. Skip to section G. 1 <input type="checkbox"/> Intentional 2 <input checked="" type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation U <input type="checkbox"/> Cause undetermined after investigation E2 Factors Contributing To Ignition 30 Electrical 1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female	E3 Human Factors Contributing To Ignition Check all applicable boxes 1 <input type="checkbox"/> Asleep <input checked="" type="checkbox"/> Non- 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
F1 Equipment Involved In Ignition <input checked="" type="checkbox"/> None If Equipment was not involved, skip to Section G. NNN None Equipment involved	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	G Fire Suppression Factors Enter up to three codes. <input checked="" type="checkbox"/> None NNN None Fire Suppression Factor 1 Fire Suppression Factor 2 Fire Suppression Factor 3
H1 Mobile Property Involved <input type="checkbox"/> None 1 <input type="checkbox"/> Not involved in ignition, but burned 2 <input type="checkbox"/> Involved in ignition, but did not burn 3 <input checked="" type="checkbox"/> Involved in ignition and burned Navigator Make of mobile property Year	H2 Mobile Property Type & Make 10 Passenger road vehicle Mobile property type LI Lincoln Make of mobile property	Local Use <input type="checkbox"/> Pre-Fire Plan Available Some of the information presented in this report may be based upon reports from other Agencies. <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached
FL 51MRU27L9WL State: NY		NFIRS-2 REVISION 01/19/99

I1 Structure Type * <small>If fire was in enclosed building or a part of structure, it applies to complete the rest of this form</small> 1 <input checked="" type="checkbox"/> Enclosed Building 2 <input type="checkbox"/> Portable/mobile structure 3 <input type="checkbox"/> Open structure 4 <input type="checkbox"/> Air supported structure 5 <input type="checkbox"/> Tent 6 <input type="checkbox"/> Open platform 7 <input type="checkbox"/> Underground structure 8 <input type="checkbox"/> Connective structure 9 <input type="checkbox"/> Other type of structure	T0 Building Status * 1 <input type="checkbox"/> Under construction 2 <input checked="" type="checkbox"/> Occupied & operating 3 <input type="checkbox"/> Idle, not routinely used 4 <input type="checkbox"/> Under major renovation 5 <input type="checkbox"/> Vacant and secured 6 <input type="checkbox"/> Vacant and unsecured 7 <input type="checkbox"/> Being demolished 8 <input type="checkbox"/> Other 9 <input type="checkbox"/> Undetermined	I3 Building * Height <small>Count the floor at peak of the highest story</small> 001 <small>Total number of stories above street</small> 001 <small>Total number of stories below street</small>	I4 Main Floor Size * <small>Count the floor at peak of the highest story</small> 001 800 Total square feet OR BY Length in feet Width in feet
J1 Fire Origin * 001 <input type="checkbox"/> Below Grade Story of fire origin	J3 Number of Stories Damaged By Flame Count the ROOF as part of the highest story Number of stories w/ minor damage (1 to 24% flame damage) 001 Number of stories w/ significant damage (25 to 49% flame damage) Number of stories w/ heavy damage (50 to 74% flame damage) Number of stories w/ extreme damage (75 to 100% flame damage)	K Material Contributing Most To Flame Spread <input type="checkbox"/> <small>Skip to Section I</small> K1 62 Flammable liquid/gas K2 99 Multiple types of	
J2 Fire Spread * 1 <input type="checkbox"/> Confined to object of origin 2 <input type="checkbox"/> Confined to room of origin 3 <input type="checkbox"/> Confined to floor of origin 4 <input type="checkbox"/> Confined to building of origin 5 <input checked="" type="checkbox"/> Beyond building of origin	L1 Presence of Detectors * <small>(In area of the fire)</small> N <input type="checkbox"/> None Present Skip to section K 1 <input checked="" type="checkbox"/> Present U <input type="checkbox"/> Undetermined	L3 Detector Power Supply 1 <input checked="" type="checkbox"/> Battery only 2 <input type="checkbox"/> Hardwire only 3 <input type="checkbox"/> Plug in 4 <input type="checkbox"/> Hardwire with battery 5 <input type="checkbox"/> Plug in with battery 6 <input type="checkbox"/> Mechanical 7 <input type="checkbox"/> Multiple detectors & power supplies 8 <input type="checkbox"/> Other 9 <input type="checkbox"/> Undetermined	
L2 Detector Type 1 <input checked="" type="checkbox"/> Smoke 2 <input type="checkbox"/> Heat 3 <input type="checkbox"/> Combination smoke - heat 4 <input type="checkbox"/> Sprinkler, water flow detection 5 <input type="checkbox"/> More than 1 type present 6 <input type="checkbox"/> Other 7 <input type="checkbox"/> Undetermined	L4 Detector Operation 1 <input type="checkbox"/> Fire too small to activate 2 <input checked="" type="checkbox"/> Operated <small>(Complete Section L5)</small> 3 <input type="checkbox"/> Failed to Operate <small>(Complete Section L6)</small> 4 <input type="checkbox"/> Undetermined	L5 Detector Effectiveness Required if detector operated 1 <input checked="" type="checkbox"/> Alerted Occupants, occupants responded 2 <input type="checkbox"/> Occupants failed to respond 3 <input type="checkbox"/> There were no occupants 4 <input type="checkbox"/> Failed to alert occupants 5 <input type="checkbox"/> Undetermined L6 Detector Failure Reason Required if detector failed to operate 1 <input type="checkbox"/> Power failure, shutoff or disconnect 2 <input type="checkbox"/> Improper installation or placement 3 <input type="checkbox"/> Defective 4 <input type="checkbox"/> Lack of maintenance, includes cleaning 5 <input type="checkbox"/> Battery missing or disconnected 6 <input type="checkbox"/> Battery discharged or dead 7 <input type="checkbox"/> Other 8 <input type="checkbox"/> Undetermined	
M1 Presence of Automatic Extinguishment System * N <input checked="" type="checkbox"/> None Present Complete rest of Section K 1 <input type="checkbox"/> Present	M3 Automatic Extinguishment System Operation Required if fire was within designed range 1 <input type="checkbox"/> Operated & effective (Go to M4) 2 <input type="checkbox"/> Operated & not effective (M4) 3 <input type="checkbox"/> Fire too small to activate 4 <input type="checkbox"/> Failed to operate (Go to M5) 5 <input type="checkbox"/> Other 6 <input type="checkbox"/> Undetermined	M5 Automatic Extinguishment System Failure Reason Required if system failed 1 <input type="checkbox"/> System shut off 2 <input type="checkbox"/> Not enough agent discharged 3 <input type="checkbox"/> Agent discharged but did not reach fire 4 <input type="checkbox"/> Wrong type of system 5 <input type="checkbox"/> Fire not in area protected 6 <input type="checkbox"/> System components damaged 7 <input type="checkbox"/> Lack of maintenance 8 <input type="checkbox"/> Manual Intervention 9 <input type="checkbox"/> Other 10 <input type="checkbox"/> Undetermined NFIRS-1 Revision 01/19/99	
M2 Type of Automatic Extinguishment System * Required if fire was within designed range of AEM 1 <input type="checkbox"/> Wet pipe sprinkler 2 <input type="checkbox"/> Dry pipe sprinkler 3 <input type="checkbox"/> Other sprinkler system 4 <input type="checkbox"/> Dry chemical system 5 <input type="checkbox"/> Foam system 6 <input type="checkbox"/> Halogen type system 7 <input type="checkbox"/> Carbon dioxide (CO ₂) system 8 <input type="checkbox"/> Other special hazard system 9 <input type="checkbox"/> Undetermined	M4 Number of Sprinkler Heads Operating Required if system operated Number of sprinkler heads operating		

Ward & Whitmore Universal Fire Consultants
Winter Haven, Florida
File # 03-SF151

The following is a list of questions initiated by Henry Martini of Applications Engineering Group and Larry Helton of Newell Investigative Services, Inc. regarding the vehicle fire involving a 1998 Lincoln Navigator insured by [REDACTED]

On July 25, 2003 I contacted [REDACTED] Listed are the questions and independent responses.

1. Have there been any recent car repairs or service?

[REDACTED] No
[REDACTED] No, the oil changes and tire rotations are conducted at his shop

2. Have you had any problems or complaints with the vehicle?

[REDACTED] No
[REDACTED] No

3. Have there been any aftermarket parts or modifications made?

[REDACTED] No
[REDACTED] No

4. Have you had any electrical problems with the house or garage?

[REDACTED] No
[REDACTED] No

5. What was in the trashcan located between the truck and the door?

[REDACTED] She didn't think there was a trashcan in the garage. Normally kept the trashcans outside.

[REDACTED] He does think there was a trashcan in the garage at the location where it was discovered melted. (No one in the home smokes)

Continued pg. 2

6. How long was the car parked before the fire was discovered?

Vehicle was parked at about 5:45pm and the fire was discovered at about 2:30am. Parked roughly 8-9 hours.

Roughly 8-9 hours

7. Where was the fire observed?

You would have to ask he observed the fire.

He saw the headlights flashing, fire in the passenger compartment of the vehicle that spread toward him when he opened the door from the house to the garage. The windows on the vehicle were closed when it was parked. He observed fire venting from the passenger compartment windows when the fire was discovered.

8. Was the garage door up or down when the fire was discovered?

The door was down and fell in shortly after the fire was discovered.

The door was down and collapsed shortly after the fire was discovered.

INVESTIGATION PHOTOGRAPHS

INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2009

By:

John F. Haight, Fire Consultant

Photo No.

1-8

Comments:

This series of photographs depict the exterior of the single story, single family concrete block residential structure located at [REDACTED] ~~Seaside~~ Drive in Cocoa Beach, Florida. I observed the heaviest amount of fire damage to be emanating from the garage portion of the home.



Photo #2



Photo #3



Photo #4



Photo #5



Photo #6



Photo #7



Photo #8



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

8-14

Comments:

This series of photographs depict the exterior of the 1998 Lincoln Navigator. This vehicle had been removed from the garage prior to my inspection.



Photo #10



Photo #11



W&W File #03-SF151

Claim # [REDACTED]

Refer to Previous Photo #8

Photo #12



Photo #13



Photo #14



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

15

Comments:

This photograph depicts a view looking from the rear cargo area towards the front of the vehicle. Note the heavy fire damage to the entire passenger compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]
Location/View: [REDACTED]

Cocoa Beach, Florida

Date: **April 1, 2003**

By: **John F. Haight, Fire Consultant**

Photo No. **16-17**

Comments: **This series of photographs depict views looking into the passenger compartment from the driver's side of the vehicle.**





Photo #17



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

18-19

Comments:

This series of photographs depict views looking into the passenger compartment from the passenger side of the vehicle.



Photo #19



INVESTIGATION PHOTOGRAPHS

W&W File #03-BF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

20

Comments:

This photograph depicts the rear cargo area. Note that the rear cargo area had the remains of items recently purchased from a store including toilet paper rolls and various household items.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

21-25

Comments:

This series of photographs depict the overall engine compartment with the burn patterns indicating fire travel from the bulkhead forward towards the radiator.



Photo #22



Photo #23



Photo #24





Photo #25



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF111

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

26-28

Comments:

This series of photographs depict the dashboard of this vehicle.
Note that the passenger side airbag cylinder was accounted for and
still in place.



Photo #27



Photo #28



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

29

Comments:

This photograph depicts the lower portion of the windshield opening with the heaviest amount of damage emanating from the center of the windshield.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

30-32

Comments:

This series of photographs depict the burn damage to the underside of the roof with the heaviest amount of damage observed over the center of the two front seats.



Photo #31



Photo #32



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

33-38

Comments:

This series of photographs depict the garage as it was observed at the time of my examination in a clockwise direction starting at the garage door opening.



ERG5-005-LC1-3888



Photo #34



Photo #35



Photo #36



Photo #37



Photo #38



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF

Claim

Insured:

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

39-40

Comments:

This series of photographs depict the right wall of the garage which was located in close proximity to the passenger side of the vehicle. Note the clean burn to the concrete block wall directionally towards where the passenger compartment of the vehicle was located at the time of the fire.





Photo #40



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

41-42

Comments:

This series of photographs depict the floor and fire debris as observed at the time of my inspection after the vehicle had been removed.



Photo #42



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

43

Comments:

This photograph depicts the main electrical distribution panel located on the left wall of the garage.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim

Insured:

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

44

Comments:

This photograph depicts a view standing at the garage door opening looking towards the door leading into the home. Note the trusses overhead that are damaged directionally towards the area over where the passenger compartment of the vehicle was located at the time of the fire.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

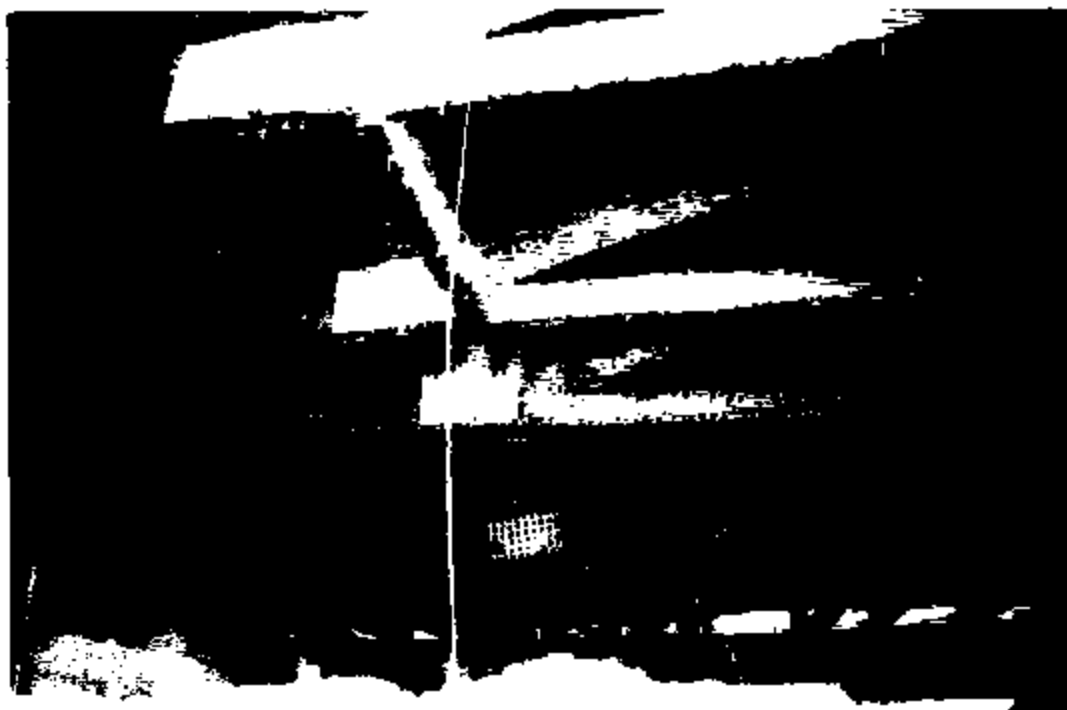
John F. Haight, Fire Consultant

Photo No.

45

Comments:

This photograph depicts a view standing in the area of the door leading from the main body of the home into the garage. Note the damage to the truss structures above where the passenger compartment of the vehicle was located at the time of the fire.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

46

Comments:

This photograph depicts the water heater that was located in the rear left corner of the garage.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

47

Comments:

This photograph depicts the remains of a propane gas grill that was located along the left wall of the garage.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

48

Comments:

This photograph depicts the main electrical distribution panel located on the left side of the garage.



Photo #50



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF [REDACTED]

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

49-51

Comments:

This series of photographs depict views from within the house leading towards the area of heaviest damage located at the man-door leading into the garage.





Photo #51



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

52-54

Comments:

This series of photographs depict the overhead garage door that had fallen during the fire and was removed to the front yard. Note the area of clean burn at the upper portion of the door directionally towards the location where the vehicle was parked inside the garage.

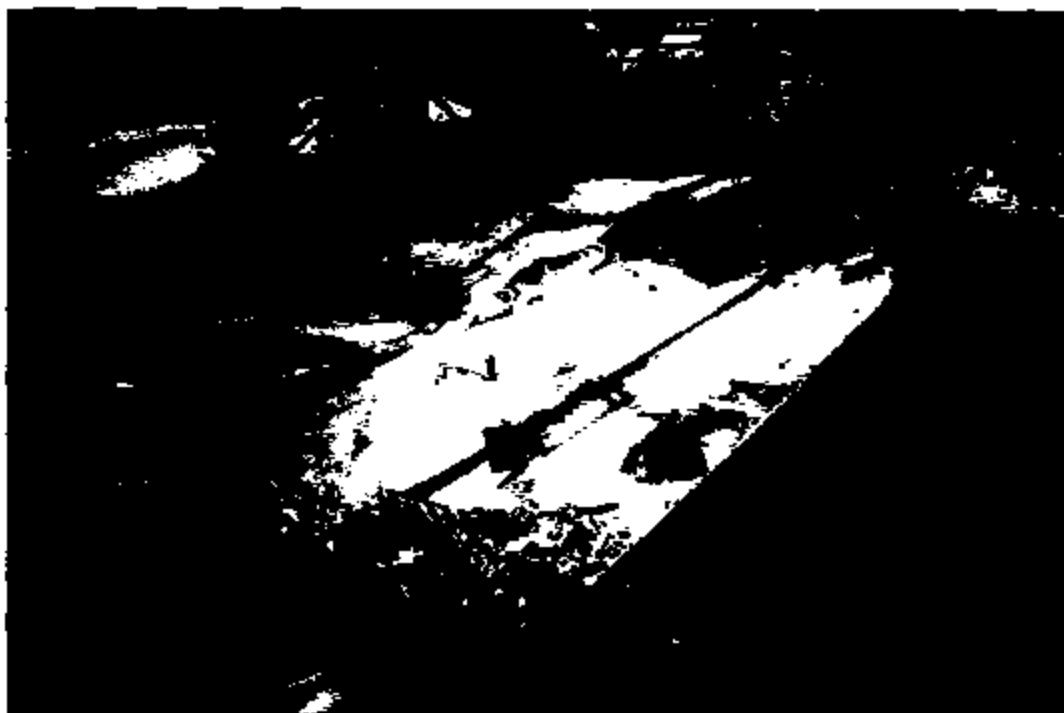




Photo #53



Photo #54



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

65-67

Comments:

This series of photographs depict the remains of a green plastic garbage can that was found in the fire debris that would have been located between the vehicle and the man-door in the garage.

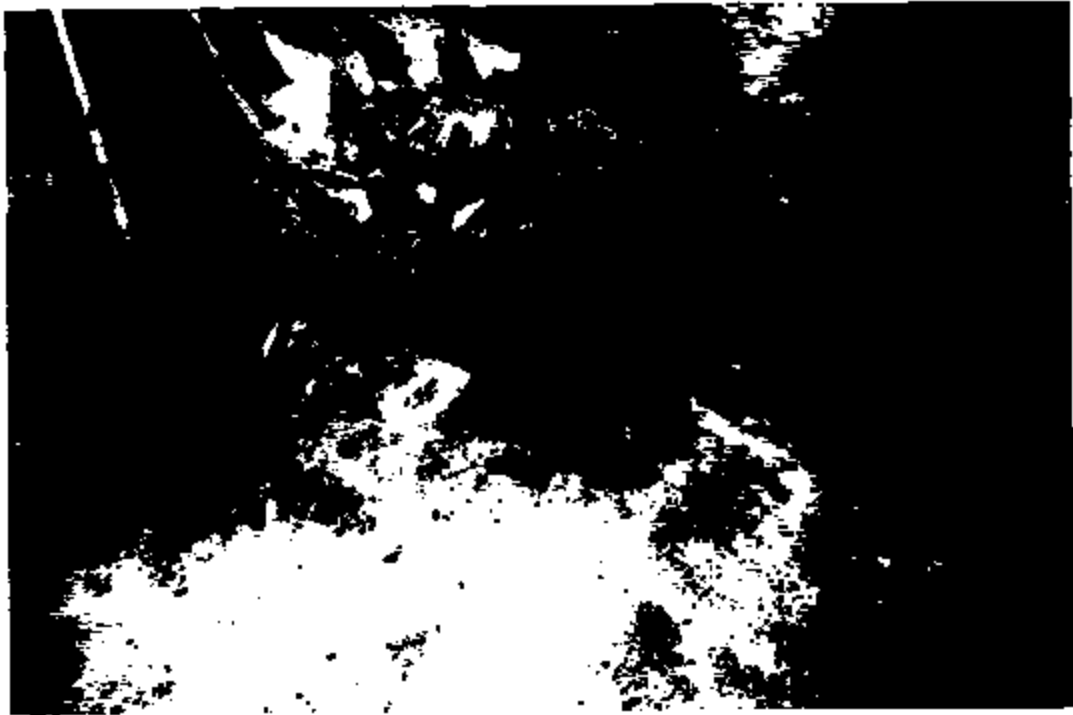


Photo #56



Photo #57



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

58

Comments:

This photograph depicts a view standing at the rear of the garage looking towards the opening for the overhead garage door. This is the location where the vehicle was parked at the time of the fire.



ERM-005-LC1-3181

INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim #

Insured:

Location/View:

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Haight, Fire Consultant

Photo No.

59

Comments:

This photograph depicts the roof of the vehicle with the heaviest damage observed towards the center in the front portion of the passenger compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Height, Fire Consultant

Photo No.

60-61

Comments:

This series of photographs depict the fiberglass insulation panel that was mounted to the underside of the engine hood. The burn damage indicates fire travel from the passenger compartment forward into the engine compartment of the vehicle.





Photo #61



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

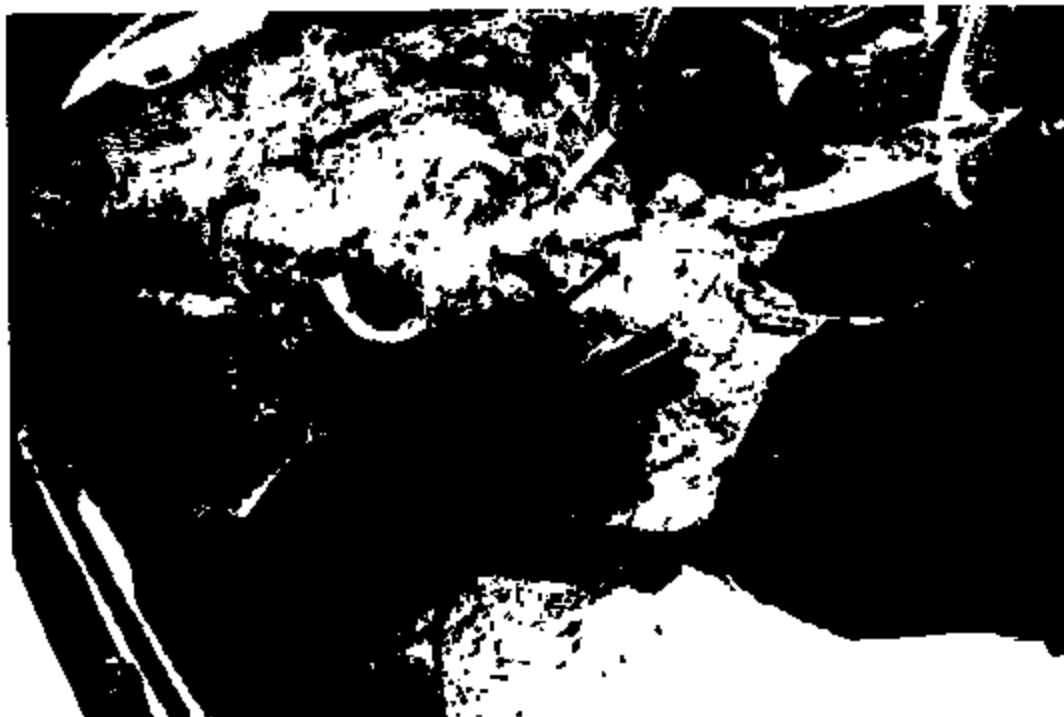
John F. Haight, Fire Consultant

Photo No.

62

Comments:

This photograph depicts the area of the front steering column. This area sustained a considerable amount of fire damage as a result of the fire.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Height, Fire Consultant

Photo No.

63

Comments:

This photograph depicts a view looking in through the driver's door window opening at the underside of the roof with burn patterns indicating the heaviest heat expelling from the front windshield towards the center.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SE151

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

John F. Height, Fire Consultant

Photo No.

84

Comments:

This photograph depicts the front windshield opening with the heaviest amount of fire damage located at higher levels of the window frame indicating fire travel from the passenger compartment.



ER05-005-LC1-3187

INVESTIGATION PHOTOGRAPHS

W&W File #03-9F151

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Cocoa Beach, Florida

Date:

April 1, 2003

By:

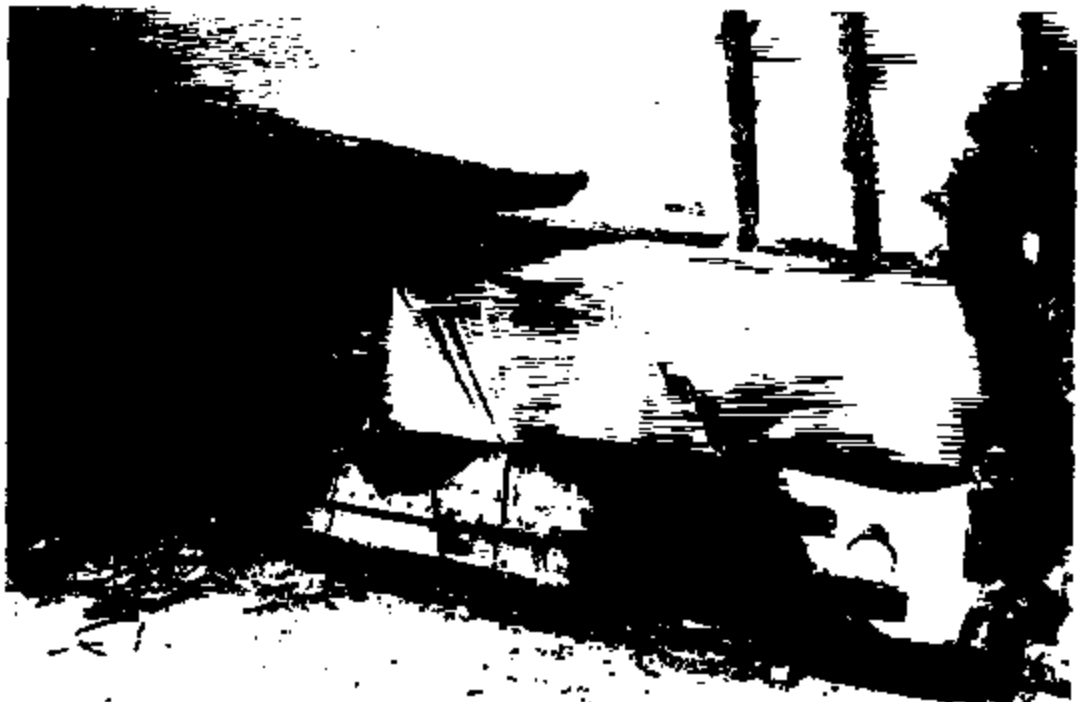
John F. Haight, Fire Consultant

Photo No.

85

Comments:

This photograph depicts the vehicle when my examination was completed after putting the salvage tarp back over the vehicle in an attempt to preserve the vehicle for additional future examinations.



EP05-085-LC1-3188

August 11, 2003

State Farm Insurance Company
Attention: Mr. Mark Chapdelaine
280 Corporate Circle SE
Palm Bay, Florida 32909

Re: [REDACTED] Lincoln Navigator Fire Inspection
Client File: 59C849860
AEGI File: 0103-045-0817

Dear Mr. Chapdelaine,

On June 19, 2003, Applications Engineering Group, Inc. (AEGI), was requested by Mr. John Haight of Ward & Whitmore Universal Fire Consultants, Inc. to perform a preliminary inspection of a 1998 Lincoln Navigator (Lincoln) which was involved in a fire on March 28, 2003. The Lincoln had been driven and then parked at the insured's residence in the garage. The insured [REDACTED] discovered the Lincoln on fire approximately eight hours later. He reported observing the fire in the passenger compartment of the vehicle. [REDACTED] reported no problems with the Lincoln, no recent repair work and no modifications. AEGI was specifically requested to inspect the Lincoln and determine if any electrical or mechanical components had malfunctioned, if any defects existed and/or if any service or repairs had been made that may have caused the fire.

On June 24, 2003, AEGI participated in a joint preliminary inspection of the Lincoln at the Orange County Auto Auction in Orlando, Florida. The Vehicle Identification Number (VIN) plate was partially melted resulting in several missing characters (Photograph 1). The exterior, engine compartment and interior exhibited fire/heat damage throughout (Photographs 2 through 9). The hood, which was made of aluminum, had melted.

In the engine compartment, all components exhibited heat fire damage and the insulation was melted off of all conductors. The battery, battery cables, starter relay and fusible link were inspected with no visible evidence of an electrical malfunction found (Photographs 10 through 15). Due to heat fire damage, the fuse ratings and condition of the fuses in the underhood fuse block (Power Distribution Box) and the interior fuse block could not be verified (Photographs 16 and 17).

In the interior dash area, all components exhibited heat fire damage and the insulation was melted off of all conductors. Due to the extent of heat damage in the dash area, visible evidence of an electrical malfunction could not be confirmed.

Mr. Mark Chapdelaine
August 11, 2013
Page 2

A search was made with the National Highway Traffic and Safety Administration (NHTSA) for recalls, defect investigations, technical service bulletins (TSB) or consumer complaints for 1998 Lincoln Navigators. No applicable recalls were listed. One complaint, Office of Defect Investigations (ODI) number 824039, stated that while parked, an electrical short in the front wiring harness caused the vehicle to catch on fire. A second complaint ODI number 543556 stated that a vehicle fire occurred possibly due to an engine fire.

A fire occurring in a vehicle while it is parked is not an expected occurrence. Due to the extent of heat damage in the area of fire origin, an electrical malfunction could not be ruled out by the visual inspection. A number of conductors and components remain energized in the engine compartment and dash interior areas when a vehicle is parked with the ignition off. Without regard to possible external events, an electrical defect or malfunction in an energized circuit or component most likely occurred in the engine compartment or the interior of the vehicle resulting in this fire.

The inspection was conducted in accordance with ASTM E860-97, "Standard Practice For Examining And Testing Items That Are Or May Become Involved In Litigation".

Based on the foregoing investigation and preliminary analysis, to a reasonable degree of engineering and scientific certainty, AEGI concludes the following:

1. Due to the extent of heat damage in the area of fire origin, an electrical malfunction could not be ruled out by the visual inspection.
2. A number of conductors and components remain energized in the engine compartment and dash interior areas when a vehicle is parked with the ignition off.
3. Without regard to possible external events, an electrical defect or malfunction in an energized circuit or component most likely occurred in the engine compartment or the interior of the vehicle resulting in this fire.

AEGI appreciates the opportunity to have been of assistance. Should you have any further information or questions on this case, please contact us.

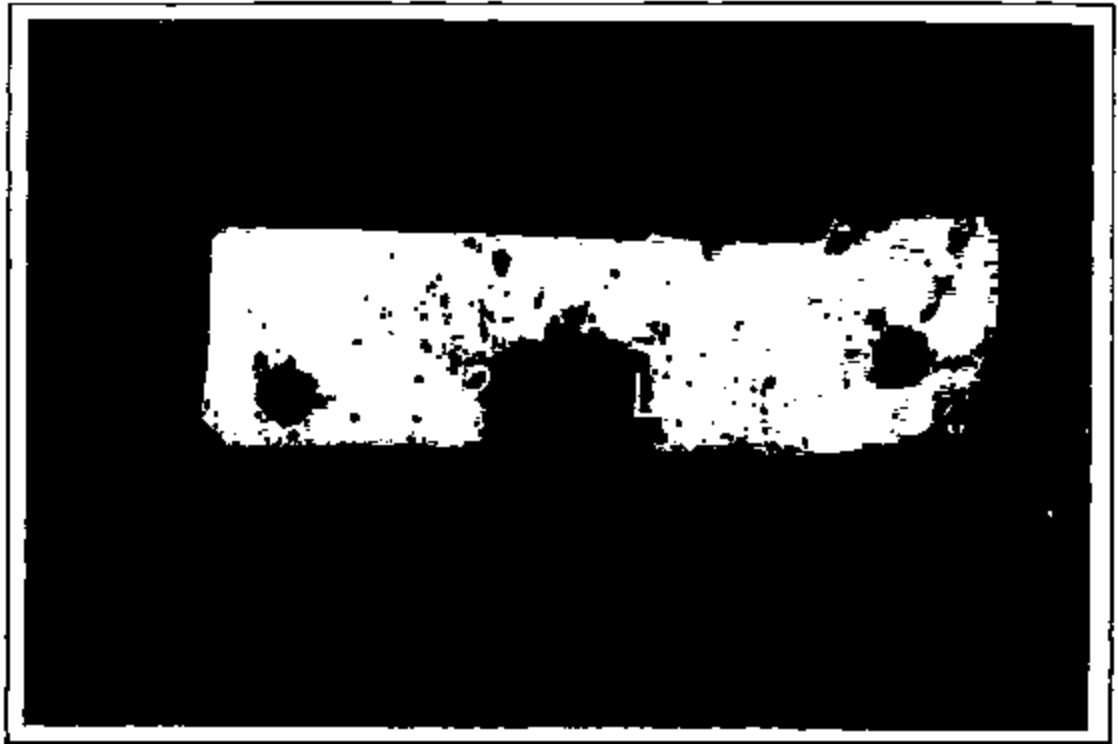
Sincerely,
Applications Engineering Group, Inc.


Laszlo Henry Martini, P.E.
Electrical Engineering Consultant

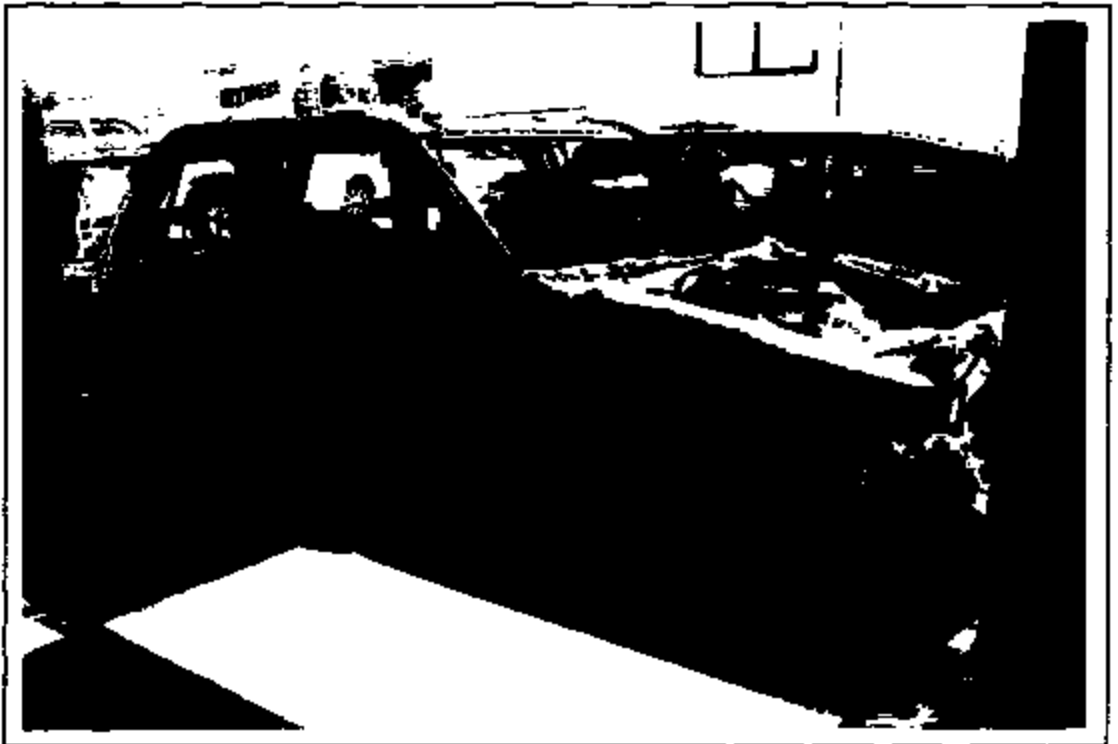
Peter D. Layson
Principal Staff Scientist
(Reviewer)

AEGI

EA05-005-LC1-3110



Photograph 1



Photograph 2

AEGL File: 0103-045-0817

Case Name: ██████████ Lincoln Navigator Fire Inspection

Client File: 59C849860

Roll A

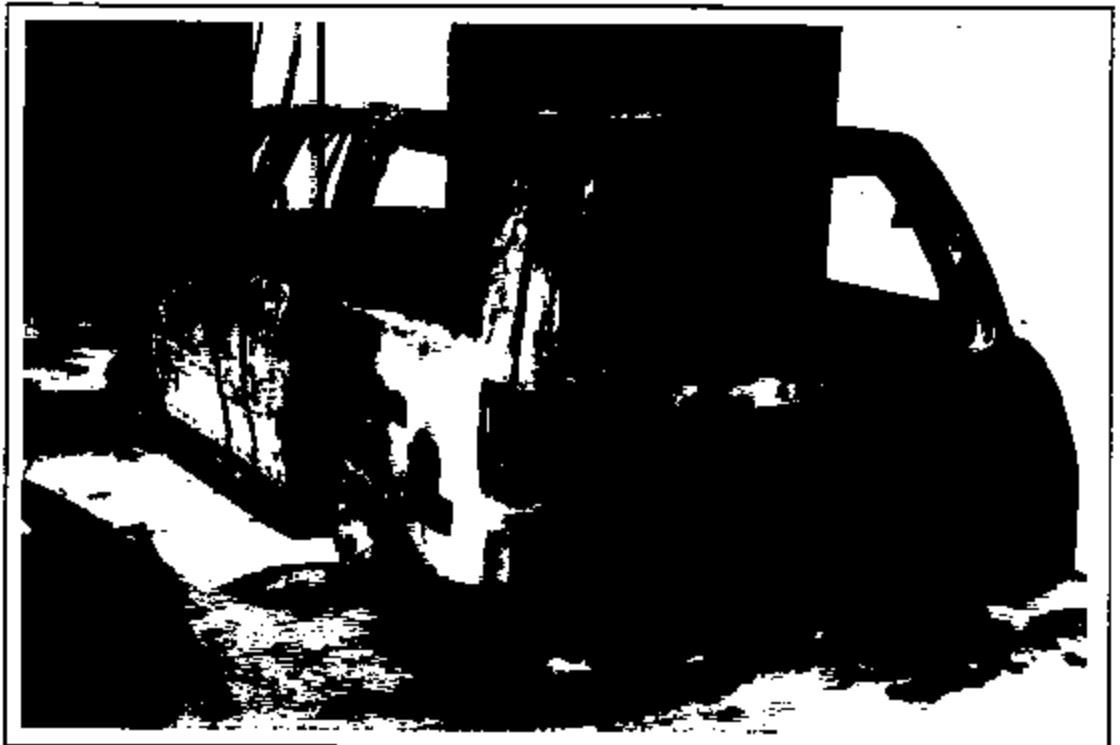
Date taken: 06/24/03

AEGL

ER05-005-LC1-3111



Photograph 3



Photograph 4

AEGL File: 0103-045-0817

Case Name: Lincoln Navigator Fire Inspection

Client File: 59C849860

Roll A

Date taken: 06/24/03

AEGL

ER05-005-LC1-3112



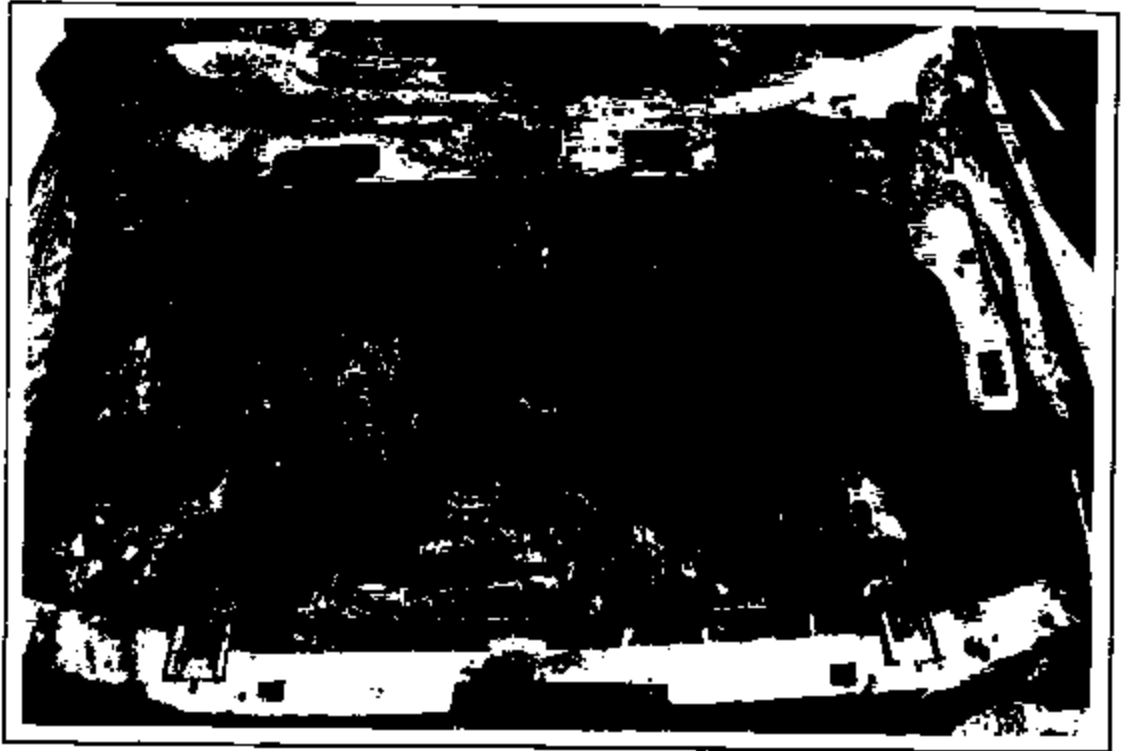
Photograph 5

ABGI File: 0103-044-0817
Case Name: [REDACTED] Lincoln Navigator Fire Inspection
Client File: 59CB49860

Roll A
Date taken: 06-24-03

ABGI

ER05-005-LC1-3113



Photograph 6



Photograph 7

AEGL File: 0103-045-0817

Case Name: Lincoln Navigator Fire Inspection

Client File: 59CB49860

Rolls A, B

Date taken: 06/24/03

AEGL

ER05-805-LC1-3114



Photograph 8



Photograph 9

AEGL File: 0103-045-0817

Case Name: ██████████ Lincoln Navigator Fire Inspection

Client File: 59CB49860

Roll B

Date taken: 06/24/03

AEGL

EA05-005-LC1-3115



Photograph 10



Photograph 11

AEGLI File: 0103-045-0817

Case Name: Lincoln Navigator Fire Inspection

Client File: 59C819860

Roll A

Date taken: 06/24/03

AEGLI

ENG-085-LC1-3116



Photograph 12



Photograph 13

AEGL File: 0103-015-0817

Case Name: Lincoln Navigator Fire Inspection

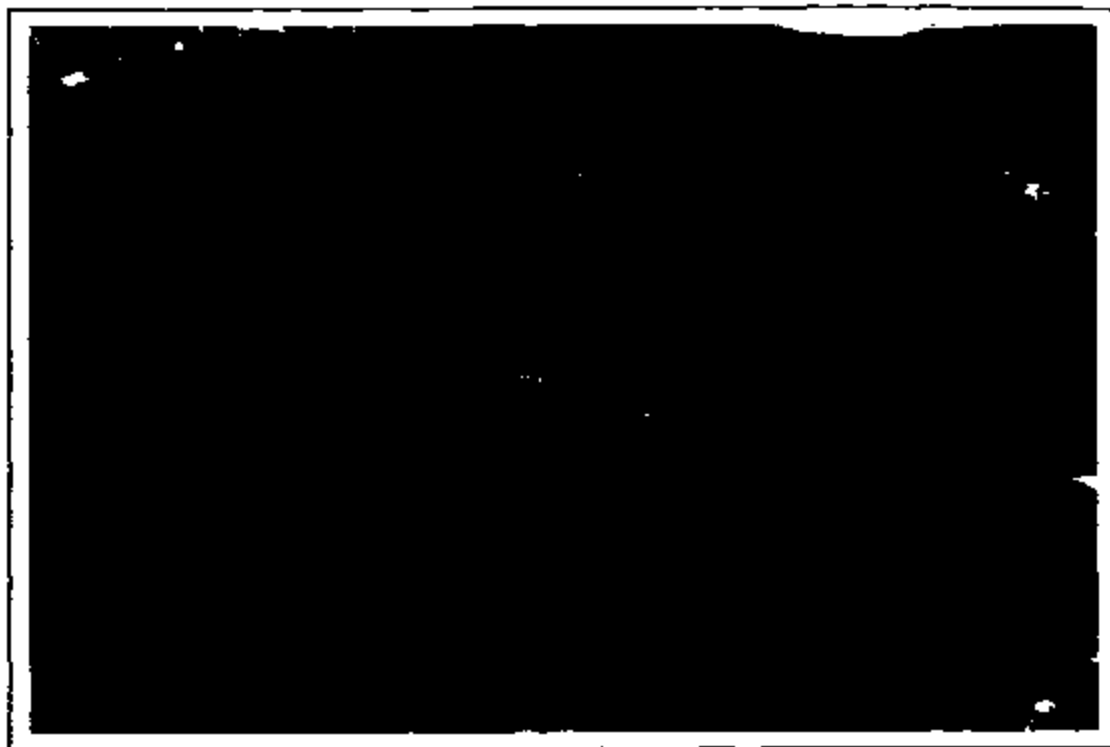
Client File: 59C849860

Roll B

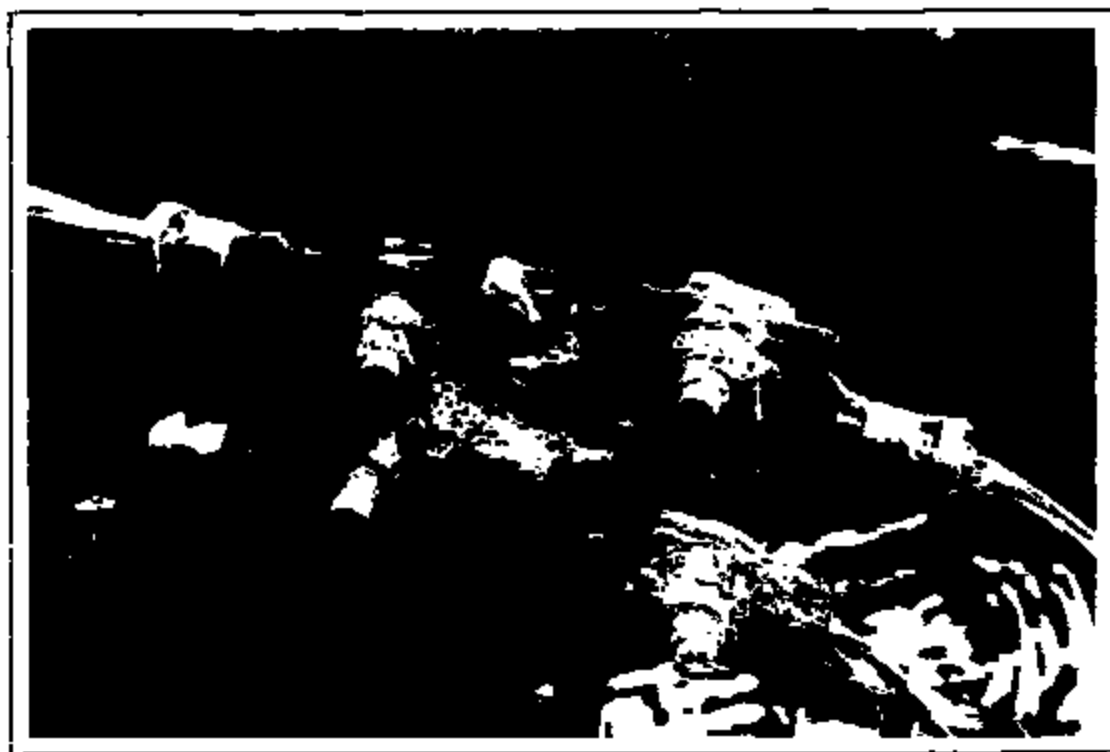
Date taken: 06/24/03

AEGL

EG05-005-1C1-3117



Photograph 14



Photograph 15

AEG1 File: 0103-045-0817

Case Name: Lincoln Navigator Fire Inspection

Client File: 59CB49860

Roll B

Date taken: 06/24/03

AESI

005-005-LC1-3118



Photograph 16



Photograph 17

ADGI File: 0103-045-0817

Case Name: ██████████ Lincoln Navigator Fire Inspection

Client File: 39CB49860

Rolls A, B

Date taken: 06/24/03

AEI

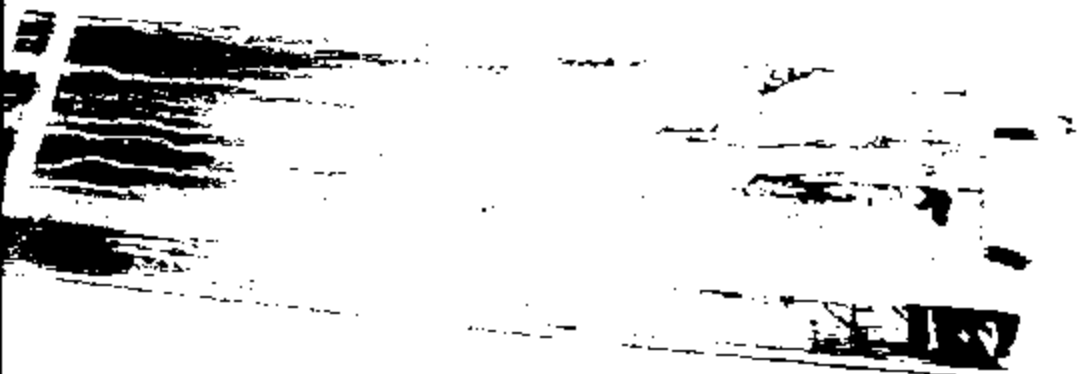
EA05-085-LC1-3119



6005-885-1C1-3128



0000-000-0000



8005-805-LC1-3123



8005-000-LC1



8805-685-LC1-3125



ENG-885-LC1-3128





EROS-885-LC1-312

4/3/03 2:16pm



EA98-002-1C1-0108

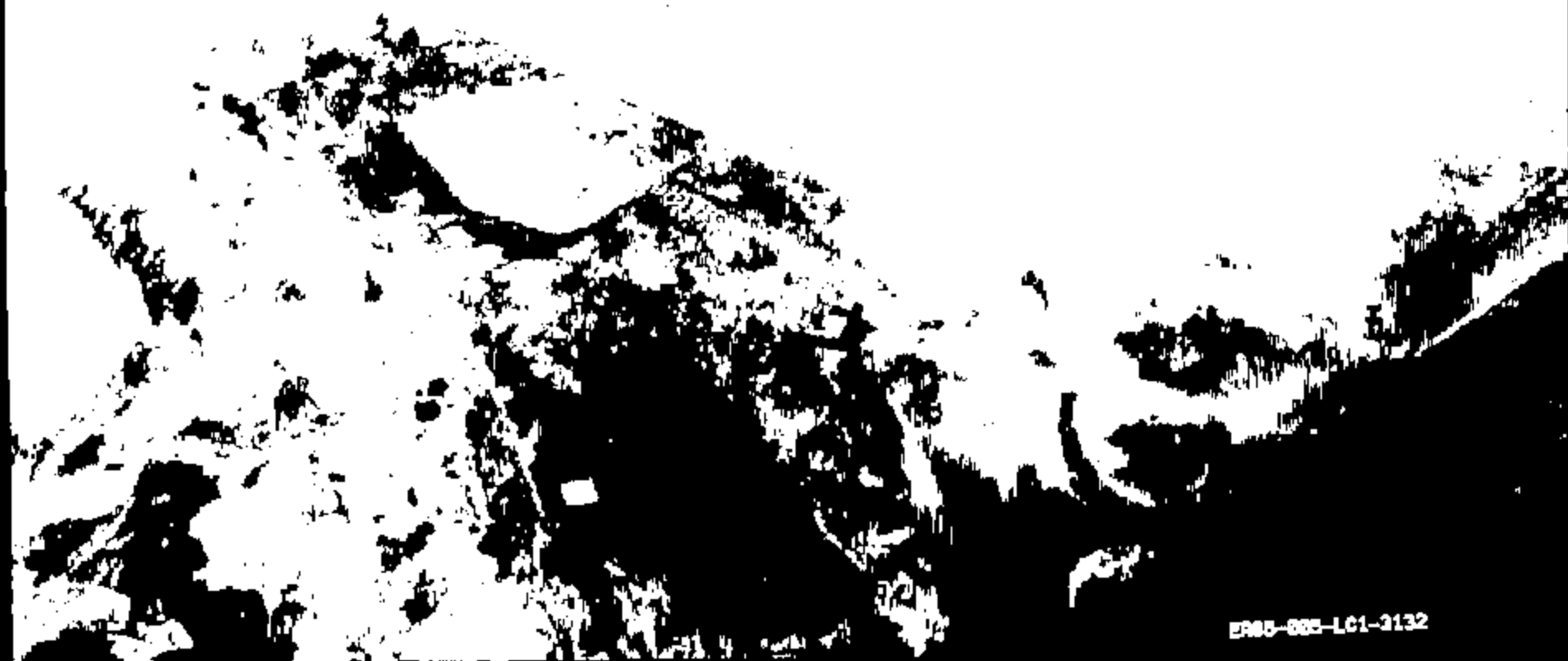
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BP25-005-L01-0128

4/3/03 2:15pm

ERG-000-LC1-3131

4/3/03 2:16pm



ER05-005-LC1-2132