



MARKET CLAIMS OFFICE
125 WILLIAMSON BLVD.
DAYTONA BEACH FL 32114

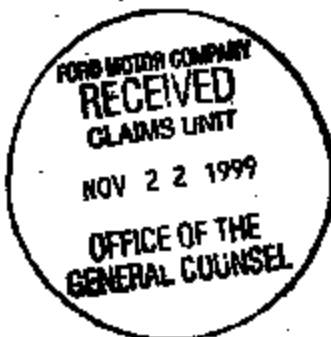
PHONE NUMBER: 904-253-9449
OFFICE HOURS: MONDAY-FRIDAY 8:00-4:30

Allstate
You're in good hands.

November 9, 1999

FORD MOTOR COMPANY
16800 EXECUTIVE PL DR, MD#3NE-B
DARABORN, MI 48126-4207

Allstate Insurance Company
Claim Number: [REDACTED] GDS
Our Insured: [REDACTED]
Date of Loss: October 30, 1999
Attn: Consumer Affairs Dept.



CUSTOMER SUPPORT
CENTER
PPH NOV 19 A 11:58

To whom it may concern:

We are investigating a fire loss to our insured's 1998 Ford Explorer, vin #1FMZU32P9WZ [REDACTED]. A fire started under the hood which resulted in a total loss. The loss occurred on October 30, 1999, on the Florida Turnpike, just north of Ft Pierce. The vehicle is presently located at our WPE Impact Ion Center, 379 Kelly Drive, West Palm Beach, FL 33411.

In order to determine the cause of the fire, including a determination as to whether any defect in the vehicle was in existence, an inspection & testing of the vehicle will be conducted by an authorized representative of Engineer Fire Investigations. Also, this vehicle has 18,000 miles and a warranty issue may be involved.

As Ford Motors has an interest in this matter, from a safety & precaution standpoint, warranty issue, and a subrogation issue, you are invited to have an expert participate in the inspection & testing procedures. Please contact Bob Gentile, of E.P.I., at 561-691-0954. If your expert fails to respond, you will forfeit any right to subsequently claim prejudice. Please call me if you have any questions. Thank you for your assistance & cooperation.

Sincerely,


DONNA J. SMITH
Allstate Property-Casualty Claim Service Organization

SM07/0/02/1
Certified #2536 897 903



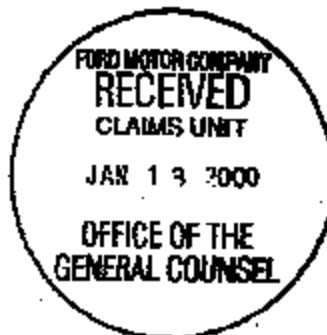


January 13, 2000

SENT VIA CERTIFIED MAIL

P 474 536 842

Ford Motor Company
OGC Product Claims
Parklane Towers West - Suite 400
3 Parklane Blvd.
Detroit, MI 48126



RE: Our File No: BUD-0029216
Accident Date: December 2, 1999
Our Renter/Driver: [REDACTED]

Dear Sir/Madam:

This is to notify you that on December 2, 1999, [REDACTED] the renter and driver of our Budget vehicle was involved in a roadside occurrence.

He states that the 1999 Ford Explorer he was driving stopped running. He pulled the vehicle over to the side of the roadway. He lifted the hood to determine the cause of his problem and found the engine compartment on fire. The result of this incident caused a total loss to our vehicle. [REDACTED] is also alleging personal injury and property damage.

I have enclosed a copy of the police and fire department reports.

Our vehicle is currently on hold for your inspection. Please call me as soon as possible so we can make arrangements to have your own experts inspect the vehicle.

We are requesting Ford Motor Company to defend Budget Rent a Car Systems in this matter.

Will you please assure us in writing, that you will make arrangements to protect Budget Rent a Car Systems' interest in this matter?

Sincerely,

John Walker
Senior Liability Adjuster
(630) 955-7465

JRW:taa
Enclosures

4225 Naperville Rd.
Lisle, Illinois 60532
Telephone: (630) 955-1900
Fax: (630) 955-7789

A wholly owned subsidiary of Budget Group, Inc., a publicly traded company - NYSE:BD

KANSAS UNIFORM FIRE INCIDENT REPORTING SYSTEM (K-FIRS)
KANSAS STATE FIRE MARSHAL DEPARTMENT

Form 100
(Revised 4)

78 in This Report
1 Your Own Words

Eureka Dept Fire Department
KANSAS INCIDENT REPORT

18 Cases
20 Change

Form fields including: Incident No (990063), Date (1/12/99), Day of Week (Thursday), Alarm Time (8/13/99), Arrival Time (13/41), Fire Service (14-25), Type of Structure (Factory Defect), Occupant Name (River Woodlands), Vehicle Make (Ford Explorer), and various checkboxes for fire service responses and damage types.

Vertical text on the right side of the form, including 'KANSAS STATE FIRE MARSHAL DEPARTMENT' and 'FORM 100 (REV. 12/98)'.

STATE OF KANSAS
MOTOR VEHICLE ACCIDENT REPORT
DOT FORM NO. 850
Rev. 1-76

- HE & RAN ACCIDENT
- KDOT PROPERTY DAMAGE
- KDOT CONSTRUCTION ZONE

- Fatal
- Injury
- \$500 OVER \$500
- \$750 UNDER \$500
- Private Property

Highway	COUNTY	ON Road	Speed Limit	CITY	Police Dept.	Local Case Number	Page of	
—	DG	North 1500 Road	15	—	NONE	03-99-70599	111	
Access	From	At Road	Speed Limit	Investigating Dept.	Investigating OFFICER/BADGE Number	Date of Accident		
2	MI	E	—	Douglas Co.	DEPUTY L.R. SPENCER	03/28/99		
COLLISION DIAGRAM (Show Link Movements, Roads)				Describe pre-crash movement or action and direction of vehicles and positions by traffic unit number.			TIME Observed DAY	
				V1 STOPPED RUNNING THEN SPONTANEOUSLY COMBUSTED.			TIME Method DAY	
							TIME Injured DAY	
							1342 TH	
Object damaged and nature of damage (Show location in diagram)				Name and Address of object owner				

Make	Model	Year	Color	Body Style	MSRP
RED	99	FORD	EXPLORER	SUV	—

Driver	NAME (Last, First and Initial)	STATE	LICENSE PLATE #	YEAR	Received By:
<input checked="" type="checkbox"/>	[REDACTED]	KS	UNKNOWN	00	HULLCRESS
DRIVER'S LICENSE STATE and NUMBER	CDL#	DATE OF BIRTH	SEX	VEHICLE IDENTIFICATION NUMBER	October
KS	N	[REDACTED]	M	1F4ZU3N E17XU	13,000
Registered OWNER FULL NAME ("Same" if Driver)	Phone	Work	Home	TOTAL occupants in this vehicle	First?
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	01	Y
OWNER Address (Street, City, State, Zip Code)	Special Date Area	Direction of Travel	Police Number	Insurance Company	
PHOENIX, ARIZONA		W		SERVINSURED	

Special Conditions for unit above:	<input type="checkbox"/> 01 Hit & Run	<input type="checkbox"/> 02 Non-Contact	<input type="checkbox"/> 03 Stolen	<input type="checkbox"/> 04 Legally parked	<input type="checkbox"/> 05 Police pursuit	<input type="checkbox"/> 06 Driveway	<input type="checkbox"/> 07 Towed away
Unit	Driver	NAME (Last, First and Initial)	State	LICENSE PLATE #	YEAR	Received By:	MSRP
	<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
DRIVER'S LICENSE STATE and NUMBER	CDL#	DATE OF BIRTH	SEX	VEHICLE IDENTIFICATION NUMBER	October		
IL	No.	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		
Registered OWNER FULL NAME ("Same" if Driver)	Phone	Work	Home	TOTAL occupants in this vehicle	First?	Insurance Company	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	

TRAP UNIT	SEAT TYPE	Last NAME	First Name	Initial	ADDRESS (Number, Street, City, State, Zip)	SEX	AGE	R.E. USE	TRAP	INJURY	DRIVE UNIT
1	01	SAME			SAME	M	59	S	N	N	—

INJURED TAKEN BY:	INJURED TAKEN BY:	INJURED TAKEN BY:
-------------------	-------------------	-------------------

6805-000-101-4847

OFFICER'S DATA (State Use Only)

USE CODE "99" FOR UNKNOWN

DoPd #	Violation Charged	Citation No.	DoPd #	Violation Charged	Citation No.	DoPd #	Violation Charged	Citation No.
1	NONE							

OFFICER'S OPINIONS OF APPARENT CONTRIBUTING CIRCUMSTANCES (Factor Type-Unit Number/Specific Factor) Enter in codes all codes that apply.

2.1 LIGHT 01 Daylight 02 Dawn 04 Dark 04a Dark street lights on 05 Dark no street lights	TRAFFIC CONTROLS C/A (On/Off Road) Type Present C/C/N/E (On/Off No-Function) 00 None 01 Officer, flagger 02 Traffic signal 03 Stop sign 04 Flasher 05 Yield sign 06 RR gates or signal 07 RR crossing signs 08 No passing zone 09 Centerline lines 08 Other	0.0 ACCIDENT CLASS 00 Other non-collision 01 Overturned COLLISION WITH: 02 Pedestrian 03 Other motor vehicle* 04 Purged motor vehicle 05 Railway train 06 Pedalcycle 07 Animal(specific) 08 Fixed object** 09 Other object	* COLLISION WITH OTHER MOTOR VEH. 01 Head on 02 Rear end 03 Angle 04 Sideswipe-opposing 05 Sideswipe-overtaking 06 Backed into 08 Other
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0.0 WEATHER 00 No adverse conditions 01 Rain 06 Freezing rain 02 Sleet 14 Rain & fog 03 Snow 15 Rain & wind 04 Fog 24 Sleet & fog 05 Smoke 36 Sleet & wind 06 Strong winds 07 Blowing dust, sand, etc. 08 Other	ROAD CHARACTER 01 Straight and level 02 Straight on grade 03 Straight at hillcrest 04 Curved and level 05 Curved on grade 06 Curved at hillcrest 08 Other	0.0 ACCIDENT LOCATION ON ROADWAY: 11 Non-intersection 12 Intersection 13 Intersection-related 14 Parking lot or driveway access 18 Interchange area 18 On overpass OFF ROADWAY: 21 Roadside (including shoulder) 22 Median 23 Parking lot, and into bathway 08 Other <u>None</u>	** FIXED OBJECT TYPE 01 Bridge structure 02 Bridge rail 03 Crush cushion (barrels) 04 Divider, median barrier 05 Overhead sign support 06 Utility pole, device 07 Other post or pole 08 Building 16 Mailbox 09 Guardrail 17 Other 10 Sign post 18 Embankment 11 Culvert 19 Wall 12 Curb 20 Tree 13 Fence 21 RR crossing 14 Hydrant 22 Sidewalk 15 Barbed wire 28 Other
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0.3 SURFACE TYPE 01 Concrete 02 Asphalt 03 Gravel 04 Dirt 05 Brick 08 Other	0.4 SURFACE CONDITION 01 Dry 02 Wet 03 Snow or slush 04 Ice or snowpacked 05 Mud, dirt or sand 06 Debris (oil, etc.) 08 Other	0.0 CONST. MAINT. ZONE 00 None apply 01 Construction zone 02 Maintenance zone 03 Utility zone	ROAD SPECIAL FEATURES Identify up to three 00 None 04 Railroad crossing 01 Bridge 05 Interchange 02 Bridge overhead 06 Ramp 03 Railroad bridge 08 Other
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0.1 VEHICLE MANEUVER BEFORE CRASH 01 Straight following road 02 Left turn 03 Right turn 04 U turn 05 Overtaking (passing) 06 Changing lanes 07 Avoiding maneuver 08 Merging 09 Parking 10 Backing 11 Stopped awaiting turn 12 Stopped in traffic 13 Illegally parked 14 Disabled to roadway 15 Sewing or stopping 08 Other	DAMAGE LOCATION AREA - Vehicle 1 FRONT 01 Top Under 02 Windshield 03 Windows 04 Overturn Trailer? <input type="checkbox"/> Present <input type="checkbox"/> Damaged	0.1 VEHICLE BODY TYPE 01 Automobile 02 Motorcycle 03 Motorcoach or Moped 04 Van 05 Pickup truck 06 Single truck 4-wheel 07 Camper or RV 08 Farm equipment 09 All terrain vehicle (ATV) 10 Single truck over 4-axes 11 Truck and trailer(s) 12 Tractor-trailer(s) 13 Cross country bus 14 School bus 15 Transit bus 08 Other	PEDESTRIAN LOCATION BEFORE IMPACT - IN INTERSECTION: 01 In crosswalk or bikeway 02 Not in crosswalk or bikeway 03 In intersection without crosswalk or bikeway NOT IN INTERSECTION 11 In available crosswalk or bikeway 12 Not in available crosswalk or bikeway 13 In area without crosswalk or bikeway 25 NOT IN ROADWAY
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0.4 VEHICLE DAMAGE 00 None/None shown 01 Damage (minor) 02 Functional 03 Disabling 04 Destroyed 08 Other	DAMAGE LOCATION AREA - Vehicle 2 FRONT 01 Top Under 02 Windshield 03 Windows 04 Overturn Trailer? <input type="checkbox"/> Present <input type="checkbox"/> Damaged	PEDESTRIAN ACTION 01 Entering or crossing road 02 Walking or riding on road 03 Approaching, leaving, or working on vehicle 04 Working (not on vehicle) 05 Playing or standing 06 Approaching or leaving bus 07 In parked vehicle 08 Other	PED. OBSTRUCTION TO TRAF. SIG. 00 No pedestrian signal 01 Obeyed pedestrian signal 02 Disobeyed ped signal 03 Ped signal malfunction 04 Not applicable
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0.1 DR. LIC. COMPLY (Code each driver) 00 Not licensed 01 Valid license 02 Invalid license	0.0 RESTRICT. COMPLY (Code each driver) 00 No restrictions 01 Complied with 02 Did not comply	SUBSTANCE USE AP - Alcohol Present AC - Alcohol Contributed DP - Illegal Drug Present DC - Illegal Drug Contributed MP - Medication Present MC - Medication Contributed	DRIVER/PEDE IMPAIRMENT TEST TR Alcohol or drug Test Refused PT Positive preliminary Test RP Test given, Results Pending
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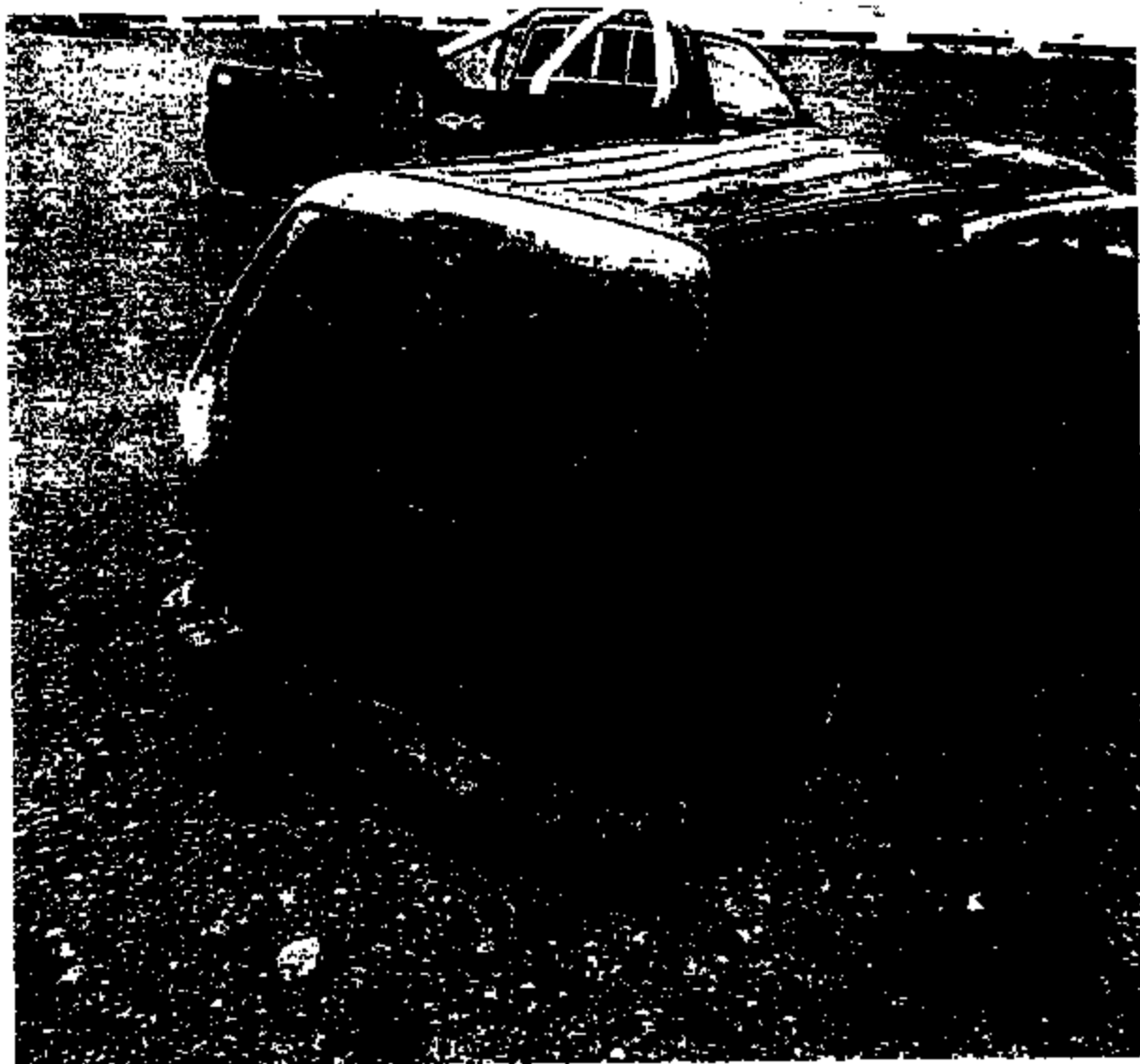
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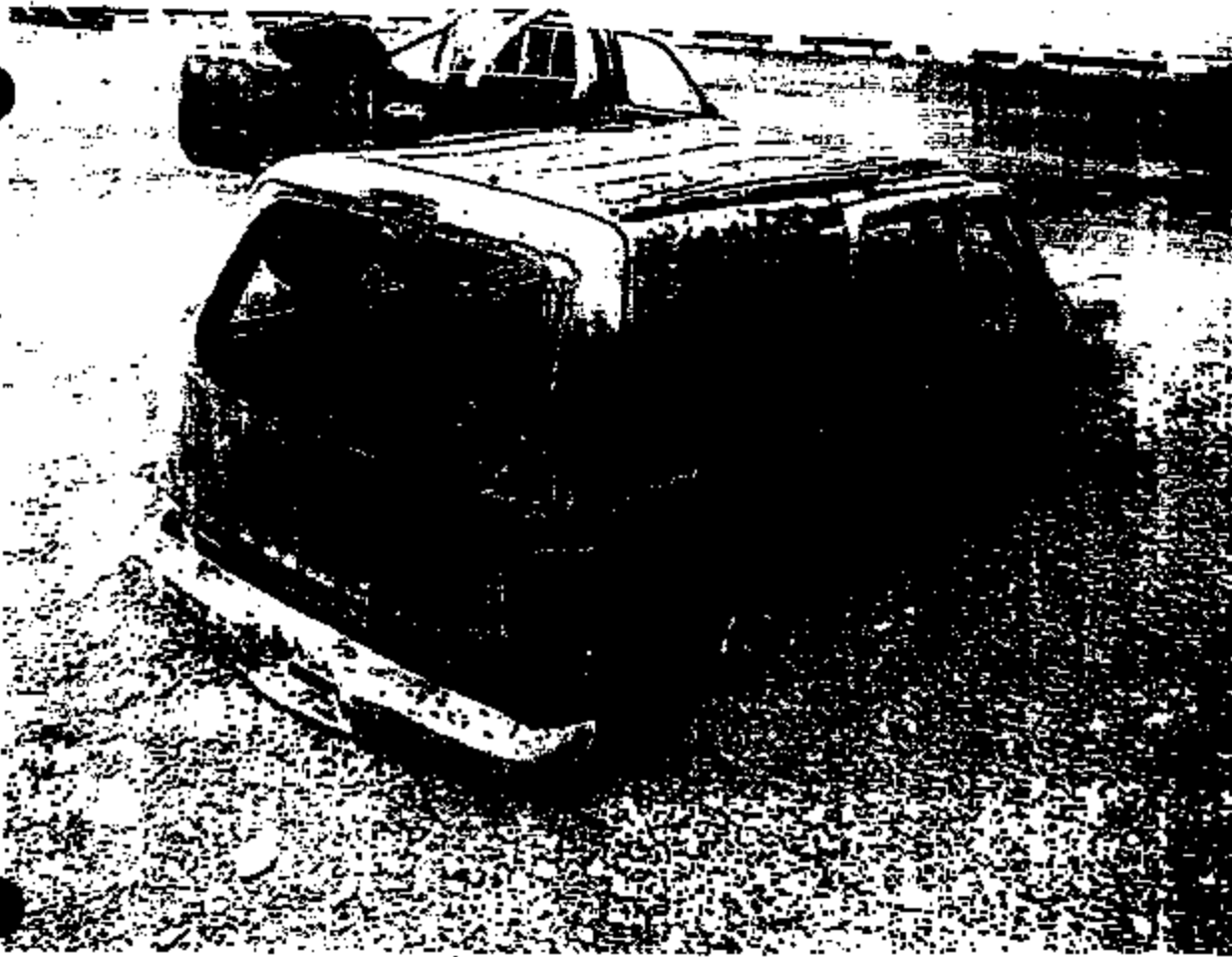






PHK 40 342388

ERG5-005-LC1-4853



PHX 40 342 333

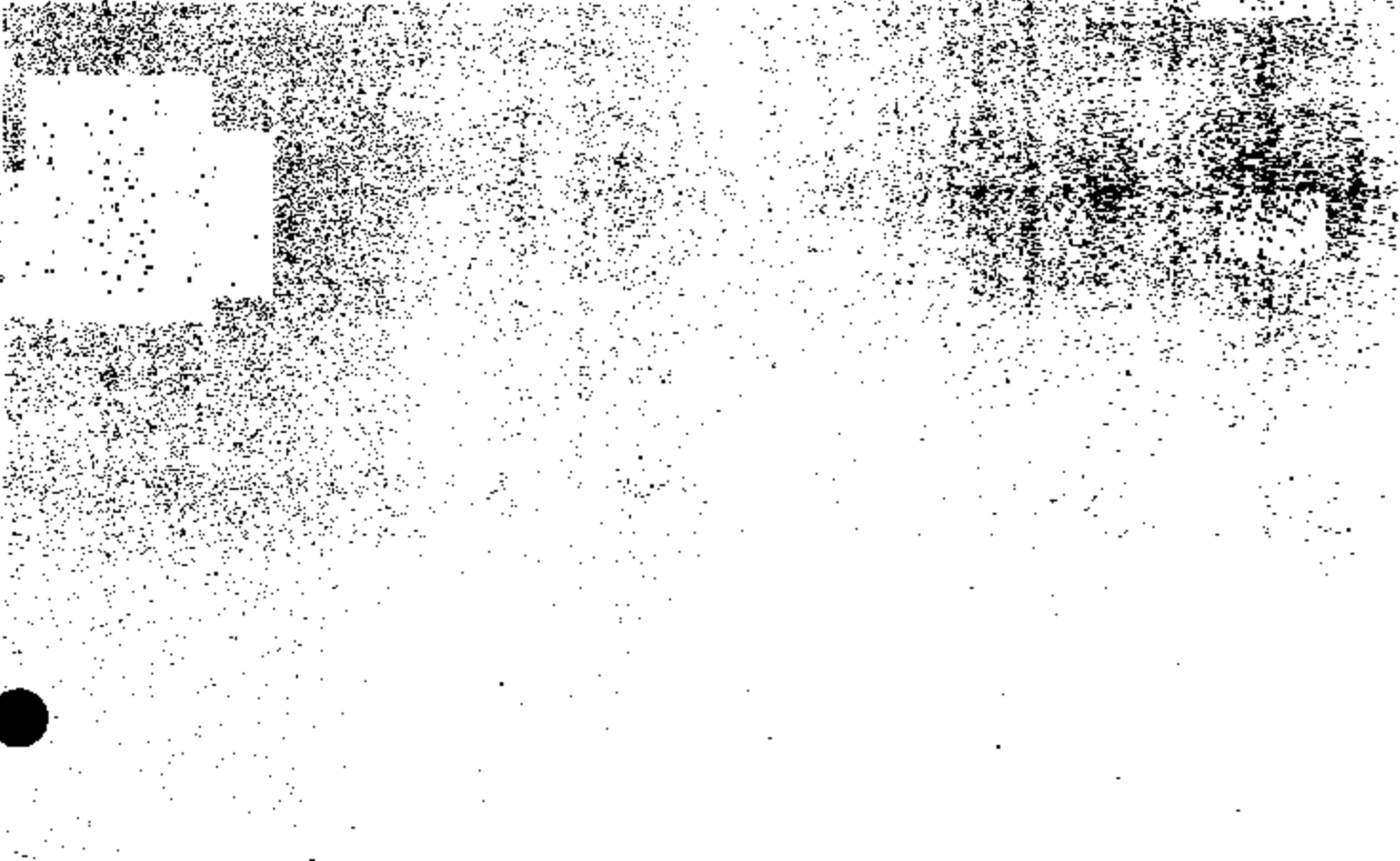


PHX 40 342388



PHX 40 342 388

ERG5-885-LC1-4858



KEMP LYDICK

Attorneys and Counselors

Connell Centre II, Suite 800
8150 North Central Expressway
Dallas, Texas 75206

Telephone 214.967.2025
Fax 214.967.0182

www.kemplydick.com
www.kemplydick.com

RECEIVED

MAR 15 2005

David O. Kemp, P.C.
David O. Kemp, J.D., L.L.M.

dkemp@kemplydick.com

March 7, 2005

Certified Mail #7002 2030 0002 3595 1042
Return Receipt Requested and First Class Mail
Ford Motor Company
Parklane Towers West, Suits 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2568

Called
3/15/05

Re: Our Client : Shelter Insurance Company
Insured : [REDACTED]
Claim Number : [REDACTED]
Loss Location : [REDACTED] MS
Date of Loss : 02/24/2005
Type of Loss : Fire
Our File Number : 70000,004,Rule

Dear Sir/Madam:

Please be advised that this firm has been retained to protect the interests of Shelter Insurance Company ("Shelter"), subrogee of [REDACTED] ("the insured"), as well as the insured, to the extent of their deductible, in the herein referenced matter. All future contact with the above should be directed through me.

The [REDACTED] drove home and parked his 1998 Ford Explorer in the garage next to his Ford Expedition at approximately 6:00 p.m. Mr. Insured then went inside and later went to bed. Some time after 10:45 p.m. the fire alarm went off and upon opening the door to the garage Mr. Insured discovered that flames were shooting out from under the hood and from underneath the motor, around the front tires of the Ford Explorer. The fire department was called and the fire was extinguished. The insureds have been asked to leave everything at the scene as is.

Shelter has taken steps to preserve the subject fire scene to the extent possible and will make it available to you for inspection, providing you notify the undersigned of your desire to do so. We will need advance notice, so that a representative of Shelter can be present at the time of your inspection. This inspection needs to occur within the next ten (10) days.

March 7, 2005

Page 2

This is our first notice of the potential claim which we may have against Ford Motor Company for this loss. The damages to date exceed \$50,000.00, inclusive of our insureds' deductible. We reserve the right to assert a claim for the full damages our clients have and will suffer as a result of your company's negligence asserted herein, and your acts of omission and/or commission against our clients. If you have insurance which you believe may cover all or any part of this claim, you are requested to notify your insurance company immediately so that they can take whatever action they may deem necessary to protect your interests.

If you dispute that you are responsible for this claim, as my client alleges, or if you are aware of any facts or circumstances which indicate you are not at fault in this matter, please notify this office in writing that the claim is disputed and state your reasons therefore. If I do not hear from you within ten (10) days from your receipt of this notice, I will assume the claim to be valid and will proceed in accordance with that assumption. Your failure to so respond will necessitate our filing suit in this matter. I further suggest that you report this claim to your insurance carrier and put said company on notice of our claim.

I urge you to contact me immediately at (214) 987-0003 regarding this important matter so we may discuss this case and your plans resolving this matter.

You are further put on notice that we are attempting to collect a claim for which my client believes you to be liable and any information obtained will be used for that purpose.

If you are aware of other companies/suppliers/component manufacturers/etc who need to be given notice, please advise me of their names, addresses and telephone numbers immediately.

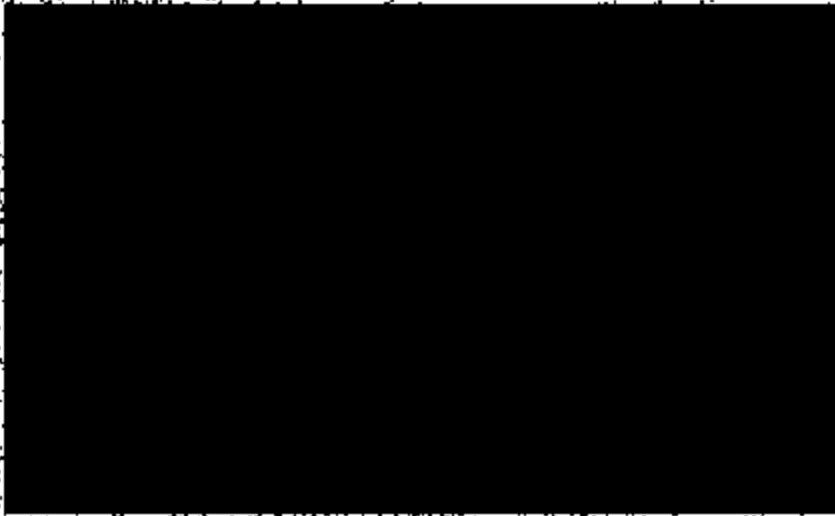
We look forward to your prompt response.

Sincerely,

David O. Kemp

DOK:lk

cc: Marshall Cartledge & Patrick Harrell
Via Facsimile: 601.898-1422



Law Offices
GROTEFELD & DENENBERG, LLC

8181 W. Broward Boulevard
Suite 380
Plantation, Florida 33324

Telephone: (954) 916-4780
Facsimile: (954) 916-4785

Bingham Farms, Michigan
Chicago, Illinois
Plantation, Florida
San Francisco, California

Doana Waters Romero
Admitted in FL
dwr@gd-llc.com

February 17, 2004

Via Facsimile 313/390-2107

Certified & U.S. Mail

Shawn L. Norton
Corporate Legal Assistant
Ford Motor Company
Parklane Towers West, Ste. 300
Three Parklane Blvd.
Dearborn, MI 48126-2568

Re: Allstate Insurance Company as subrogee of Reynold Sefton
Claim No.: [REDACTED]
Date of Loss: 02/07/2004
Our File No.: 9.00TBD

Dear Ms. Norton:

Please be advised that our law firm has been retained to represent Allstate Insurance Company in connection with a fire that occurred at the home of its insured Reynold Sefton. Our preliminary investigation reveals that the fire started as a result of a defect in a 2000 Ford Explorer. The VIN number of the vehicle is 1FMYU68X5YU [REDACTED]

If your company is insured for this loss please put your carrier on notice of the loss and have them contact me. If you are not insured, or are self-insured, please contact me to discuss this matter. Please contact me immediately to make those arrangements. If we do not hear from you or your agents within 72 hours after receipt of this letter regarding viewing the same, it will be presumed that you or your agents are not interested in viewing the available remains and later objections that may arise will be waived.

Ms. Shawn Norton
Ford Motor Company
Page 2

Thank you for your immediate attention to this matter.

Very truly yours,

GROTEFELD & DENENBERG, LLC.



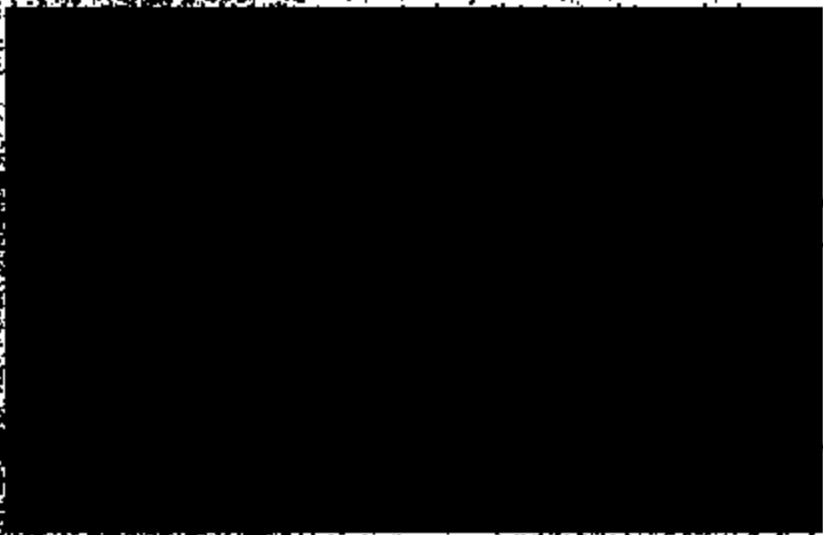
DONNA WATERS ROMERO

For the Firm

DWR/jsg

cc: Leo Bartelloni
Cindy Haley DeGeorge
Jason Tyree, Direct General Claim #681365

#14763





Flagship City Insurance Company

Philadelphia Claims Office • 1400 North Providence Rd. • Media, PA 19063-2094 • (810) 891-6400
Toll Free 1-800-821-2002 • Fax (810) 892-3887

July 18, 2003

Ford Motor Company
Attn: Consumer Affairs
P.O. Box 6248
Dept. MD-3NEB
Dearborn, MI 48126

LITIGATION
PRACTICE GROUP

03 JUL 25 13:09

OFFICE OF THE
GENERAL COUNSEL

Re: ERIE Claim [REDACTED]
ERIE Insured: [REDACTED]
Date of Loss: 04/23/03

RECEIVED JUL 28 2003

Dear Sir or Madam:

I am writing this letter as a follow-up to my correspondence of June 30, 2003. To date, we have yet to have a response.

Please be advised that our insured's vehicle suffered a fire loss on the above-captioned date. Our investigation has also revealed that this loss may have been caused by a manufacturing defect.

Please have someone from your Claims Department contact me. I would like to know if a representative from your company would like to inspect the vehicle, along with a representative from our insurance company.

I can be reached at the phone number listed below, Monday through Friday, from 8:00 a.m. to 5:00 p.m., EST. Thank you for your attention to this matter.

Sincerely,

Craig Burns
Claims Adjuster II
Philadelphia Claims Office
(215) 482-5170

CB:nac

3 JUL 24 10:53
CONSUMER AFFAIRS
SECTION

716409_1

ER05-003-LC1-4851



ERIE INSURANCE GROUP

Philadelphia Claims Office • 1400 North Providence Rd. • Media, PA 19063-0034 • (610) 891-6400
Toll Free 1-800-821-2902 • Fax (610) 892-3687 • <http://www.erie-insurance.com>

TERRY J. THOM, CPCU, AAI, AIG, AEM, AWRM
Assistant Vice President and Claims Manager

August 5, 2003

Ford Motor Company
Attention: Office of the General
Counsel/Shawn Norton
Parklane Towers West, Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

RECEIVED AUG 27 2003

483402

Re: Our Claim: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 4/23/03

Dear Mr. Norton:

In response to your letter dated July 24, 2003, please find the answers which you had requested.

Loss occurred in Philadelphia, Pennsylvania, on the 500 block of Allegrove Street on April 23, 2003. [REDACTED] 2001 Ford Explorer caught fire while parked. The vehicle was not running at the time of the accident and the keys were not in the ignition. Again, the vehicle is a 2001 Ford Explorer Sport, the vehicle identification number is 1M2ZU67E11U [REDACTED]. The mileage on the vehicle is 30,006 miles.

An independent inspection of the vehicle was performed by DIS Associates, Inc. At the time of the inspection, the inspector felt that the fire loss may have been caused by faulty wiring near the battery terminal. The vehicle is currently located at IAA Salvage Yard being held on Flagship's behalf. The vehicle will remain available for your inspection.

Lastly, the vehicle was purchased at FC Kerbeck less than one month prior to this loss. FC Kerbeck is located in Palmyra, New Jersey.

I have enclosed as much information regarding the estimate and total loss of the vehicle. Please contact me upon receipt of this letter so that arrangements can be made for your inspection of the vehicle.

Thank you for your attention to this matter.

Sincerely,

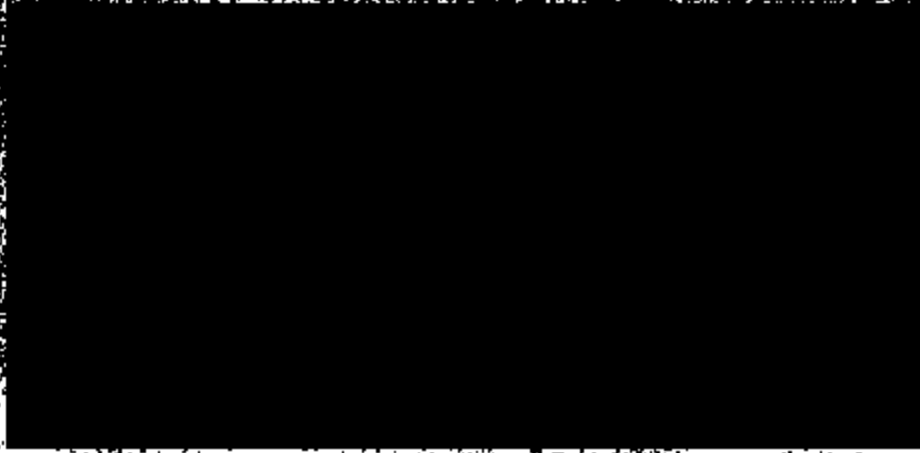
Craig Burns

Craig Burns
Claims Adjuster
Philadelphia Claims Office
1-800-821-2902

Philadelphia, PA
101 Exel
VIN
301006M

NO EXP
NO PHOTOS
NO FR

CB:al



WILLIAMS & MAHONEY, LLC

Attorneys at Law

900 Cummings Center, Suite 306-T
Beverly, Massachusetts 01915-6181
Telephone: (978) 232-9500 Facsimile: (978) 232-9222
E-mail: williams_mahoney@williamsmahoney.com

David M. Williams
David P. Mahoney

Steven R. Kucaynski
James M. McDermott
Lori L. Jones
Phil A. Taylor

Of Counsel
Huy Mark Dang
*Admitted to Practice in MA

Quincy Office
15 Foster Street
Quincy, MA 02169

May 21, 2004

RECEIVED
MAY 27 2004

Ford Motor Company
Attn: Mr. Shawn Norton
3 Parklane Blvd.
Parkland Towers West - Suite 300
Dearborn, Michigan 48126-2568

RE: Nationwide Insurance Company Subrogation Claim

Nationwide Claim No.: [REDACTED]

Nationwide Insured: [REDACTED]

Date of Loss:

04/06/03

Amount of Loss:

\$19,504.80

CE 10/03

Dear Mr. Norton:

(NO ACCESSION #)

As you are aware, this office has been retained by Nationwide Insurance Company ("Nationwide") to represent them relative to the above referenced matter. Please direct all future correspondences regarding this case to my attention.

On October 11, 1999, [REDACTED] entered into a contract with Sam Galloway Ford, located at [REDACTED] in Fort Myers, FL, [REDACTED] to purchase a 1998 Ford Explorer 4x2 XLT 4-door SUV, VIN # 1FMZU32E5WU [REDACTED]. The vehicle was purchased used, with approximately 25,784 miles on the odometer. In addition to the manufacturer's warranty, [REDACTED] specifically purchased an extended, "master plan" warranty, indicated on the bill of sale. Prior to the date of the loss, Ms. Adams did not experience any problems with the vehicle.

The evening before the date of the loss, [REDACTED] and her family drove to dinner in the Explorer. [REDACTED] returned around 10:00pm and parked her vehicle. At this time, there was no warning that anything might be wrong with the vehicle.

On April 6, 2003, [REDACTED] walked her father-in-law to his car around 10:15 AM. [REDACTED] and her father-in-law were about 5 feet away from the vehicle, and observed that nothing was unusual about the Explorer.

Around 11:00 am, [REDACTED] neighbor banged on her door and alerted her to the fact that her car was on fire. Two neighbors were spraying the car with a fire extinguisher, and had

VCC
5/18/04

WSD
5/18/04

9/5 EXP

called the Cape Coral Fire Department. The vehicle was still smoldering when the fire department arrived.

██████████ contacted Nationwide to inform them of the fire and damage to her Explorer. Nationwide determined that due to the extent of the fire damage, the vehicle was irreparable. ██████████ Explorer had less than 100,000 miles on the odometer at the time of the fire.

After the loss, Nationwide retained an expert to determine the cause and origin of the fire. Nationwide's expert examined the vehicle, and determined that the fire originated in the left rear area of the engine compartment. Nationwide's expert discovered that there were 5 similar complaints against Ford where a fire broke out in the engine compartment of a parked vehicle. In this case, the vehicle was parked and not in use for over 12 hours before the vehicle caught fire. (See attached photos of the Explorer, taken after the fire loss).

Nationwide contends that Ford, as the merchant for the vehicle, is liable for the damage to ██████████ vehicle. Florida has adopted the Uniform Commercial Code with respect to breach of warranties in sales transactions. Under Florida law, a merchant is liable for any affirmation of fact or promise made by the seller to the buyer, which relates to the goods and becomes part of the basis of the bargain. F.S.A. § 672.313.

██████████ contracted with Ford to purchase a Ford Explorer SUV. In addition to the standard manufacturer's warranty, ██████████ specifically purchased an extended, "master plan" warranty, with the intent to have her vehicle covered for any damages or malfunctions that might have occurred. After driving the vehicle for approximately 3 ½ years, the vehicle malfunctioned resulting in a fire, rendering the vehicle inoperable.

As a result of the Explorer's fire, ██████████ was unable to operate her vehicle. The value of the Explorer at the time of the loss was \$19,504.80. (See attached Valuscope documents).

Due to the fact that the vehicle was under warranty when the car ignited and became inoperable, Ford is liable for the damage to the vehicle. Ford's denial based on the economic loss rule is improper, as the economic loss rule does not apply to a vehicle that is under warranty.

Based on the foregoing, Nationwide respectfully submits that it has more than met its burden of establishing that Ford is liable for the breach of warranty for the Explorer that they sold to ██████████. Therefore, Nationwide seeks reimbursement in the amount of \$19,504.80. This amount represents the value of the vehicle at the time of the loss, and includes ██████████ insurance policy deductible.

In order to support this contention I have enclosed the following:

- Retail Sales Contract;
- Payments Made to ██████████
- ValuScope Estimates Documenting the Value of the Vehicle at the Time of the Loss; and
- Photographs Which Show the Damage to the Explorer, Taken After the Loss.

Upon receipt of this letter, please contact me so that we can discuss this matter further. I may be reached at (978) 232-9500, ext. 25.

Sincerely,



Phil A. Taylor, Esq.

Enclosures
PAT/js

WILLIAMS & MAHONEY, LLC
Attorneys at Law

900 Cummings Center, Suite 306-T
Beverly, Massachusetts 01915-6181
Telephone: (978) 232-9500 Facsimile: (978) 232-9222
E-mail: williams_mahoney@williamsmahoney.com

RECEIVED
DEC 01 2003

David M. Williams
David P. Mahoney
.....
Steven R. Kruczynski
Christopher J. Di Giacomo
Maura E. Hill
Jason M. McDermott

Quincy Office
15 Foster Street
Quincy, MA 02169

November 10, 2003

Ford Motor Company
Attn: Shawn Norton
Parklane Towers West, Suite 300
Three Parklane Boulevard,
Dearborn, Michigan, 48126-2568

Re: Nationwide Insurance Company Subrogation Claim

Nationwide Claim No: [REDACTED]
Nationwide Insured: [REDACTED]
Date of Loss: 04/16/03

CR
10/03

Dear Ms. Norton:

Please be advised that this office has been retained to represent Nationwide Insurance Company (hereinafter "Nationwide") interest in the above referenced matter. Kindly direct all future correspondence to my attention.

In this case, it is undisputed that Ford is the manufacturer of the Ford Explorer at issue, as evidenced by its marked vehicle identification number 1FMZU32E5W[REDACTED]. The 1998 Ford Explorer was purchased used at the time of the loss from Sam Galloway Ford Inc. Prior to the date of loss, the insured reported no known problems with the vehicle. At the time of the loss, the insured returned from dinner at approximately 10:00 pm. The vehicle was not running and there were no keys in the ignition. The following day, at approximately 10:15 am, the insured had walked her father to his vehicle, which was parked approximately 5 feet away from her own vehicle. At this time, the insured reported nothing unusual with her vehicle. She proceeded to return to her apartment and at about 11:00 am the insured's neighbor knocked on her door reporting that her vehicle was on fire.

The neighbor reported the vehicle on fire after his daughter saw flames coming from under the vehicle's hood. The neighbor then proceeded to run out to the vehicle with his fire extinguisher to attack the fire while his wife called 911. The Cape Coral Fire Department responded shortly thereafter and upon arrival noted that there was still smoke emitting from the vehicle hood area. The engine had burned.

- Cape Coral, FL
- VIN
- 91,149
- \$11,500,-

The insured then notified her insurance carrier of the loss. Nationwide inspected the vehicle and then sent the vehicle to Sam Galloway Ford for repairs. Both A.E.G.I. and Ward & Whitmore inspected the damage vehicle and determined that the cause of the loss was the result of an electrical fire that started in the left corner of the engine.

At the time of the purchase the insured has stated that she has maintained all service requirements. There had been no major repairs and or after market parts. The vehicle involved at the time of the loss was only 4 years old and had 91,149 miles on it when it failed. The insured could not have caused the loss herself nor could she have done anything to prevent the loss. Therefore at the time of the loss the vehicle was in the same condition as when it left Sam Galloway Ford.

The damage estimate to the vehicle was calculated using a car guide valuation service. The cost of reimbursement made by Nationwide totaled \$11,500.00, which included consideration for the fire damage to the vehicle as well as her insurance policy deductible.

In order to support our contention I have enclosed the following:

- Photos of the vehicle;
- Estimates for value;
- Service Records;
- Fire Report;
- Bill of Sale;

Please review the enclosures. Upon review, please contact me so we can discuss this matter further. I can be reached at (978) 232-9500 ext. 19.

Sincerely,


Christopher Di Giacomo, Esq

303144 307 SE 3 TR CODE 1R 11:00 M.O.A.: 1
18022

UNIT	TYPE	DISPATCH	RESPOND	ON-SCENE	TRANSPORT	AT HOSP.	AVAILABLE
E4	EN	11:00:58	11:02:56				11:14:27
E5	EN	11:00:58	11:03:23				11:11:40
E3	EN	11:00:58	11:02:52				11:12:51
T2	TR	11:00:58	11:02:34	11:06:36			11:39:55
R2	RS	11:00:58	11:02:34	11:06:36			11:30:08
BA7	BC	11:00:58	11:04:02				11:06:55
C1	CH	11:00:58	11:06:45				11:06:59

Response area: 18 11:00:37

*USE MAP PAGE 88 11:00:42

VEH IN DRIVE BY HOUSE (SMR) 11:00:51

UNDER VEH (SMR) 11:00:58

Units 'on air': R2 11:00:59

ATT TO PUT OUT WITH EXTINGUISERS (SMR) 11:01:06

POLICE INCIDENT NUMBER 3050027 11:01:28

EMS NOTIFIED CALL IF NEEDED (SMR) 11:01:59

HT 318 SE 3 TR /// 608 SE 3 TR (PEB) 11:02:10

RETURN-more, Back, Insert, eXit, File, Change: _

307 SE 3 TR

CODE 1R 11:00

M.O.A.: 1

303144

18022

T2 went in command 11:06:42 11:06:42

Unit E5 Available 11:06:55 11:11:40

Unit E3 Available 11:06:55 11:12:51

Unit E4 Available 11:06:55 11:14:27

PAGED IV4 (PEB) 11:20:24

Unit R2 Available 11:25:21 11:30:08

***Additional Notes Added 04/06/03 On Port 072 at 16:58

***Notes Added by ABERBACH, CRAIG S

UPON ARRIVAL FOUND SMOKE EMITTING FROM VEHICLE HOOD AREA. RELEASE CABLE BURNED THROUGH. OPENED HOOD AND COOLED THE ENGINE. ADVISED IV-4 OF CONDITIONS. ENGINE HAD BURNED AND WAS ONLY SMOKEING ON ARRIVAL.

T2 - ABERBACH, ROSENQUIST, SOUZA, COMER, BARLEY

RETURN more. Back. Insert. exit. File. Change: _

17. Owner's Name	: SAME3	022
18. Owner's Address	: [REDACTED]	
19. Owner's Telephone Number	: [REDACTED]	303144-00
20. Method of Alarm from Public	: 1	TELE OR 911 DIRECT TO DISPATCH
21. District (Station Number)	: 2	
22. Shift	: 8	
23. Number of Alarms	: 1	
24. Fire Service Personnel Responded ..	: 005	
25. Number of Engines Responded	: 000	
26. Aerial Apparatus Responded	: 001	
27. Number of Other Vehicles Responded :	: 001	
28. Fire Service Injuries	: 000	
29. Other Injuries	: 000	
30. Fire Service Fatalities	: 000	
31. Other Fatalities	: 000	
32. Complex	: 98	NO COMPLEX
33. Mobile Property Type Code	: 11	AUTOMOBILE

Is this what you want? (RETURN/LINE NUMBER/N/S#/FILE): _____

34. Area of Fire Origin :
 35. Equipment Involved in Ignition :
 36. Form of Heat Ignition :
 37. Type of Material Ignited :
 38. Form of Material Ignited :

 9. Method of Extinguishment : 0 EXTINGUISHMENT UNDETERMINED
 0. Level of Fire Origin : 0 UNKNOWN LEVEL OF ORIGIN
 1. Estimated Total Dollar Loss : 3000 Damage Class: 3

 2. Number of Stories :
 3. Construction Type :

 4. Extent of Flame Damage :
 5. Extent of Smoke Damage :
 6. Detector Performance :
 7. Sprinkler Performance :

 3. Type of Material Generating Most Smoke :
 3. Avenue of Smoke Travel :
 3. Form of Material Generating Most Smoke :

Is this what you want? (RETURN/LINE NUMBER/N/S#/FILE): _____

51. Year of Mobile Property 98 18022
52. Make FORD
53. Model EXPLORER 303144-00
54. Serial Number IFNZU32WU [REDACTED]
55. License Number FL E64QKK

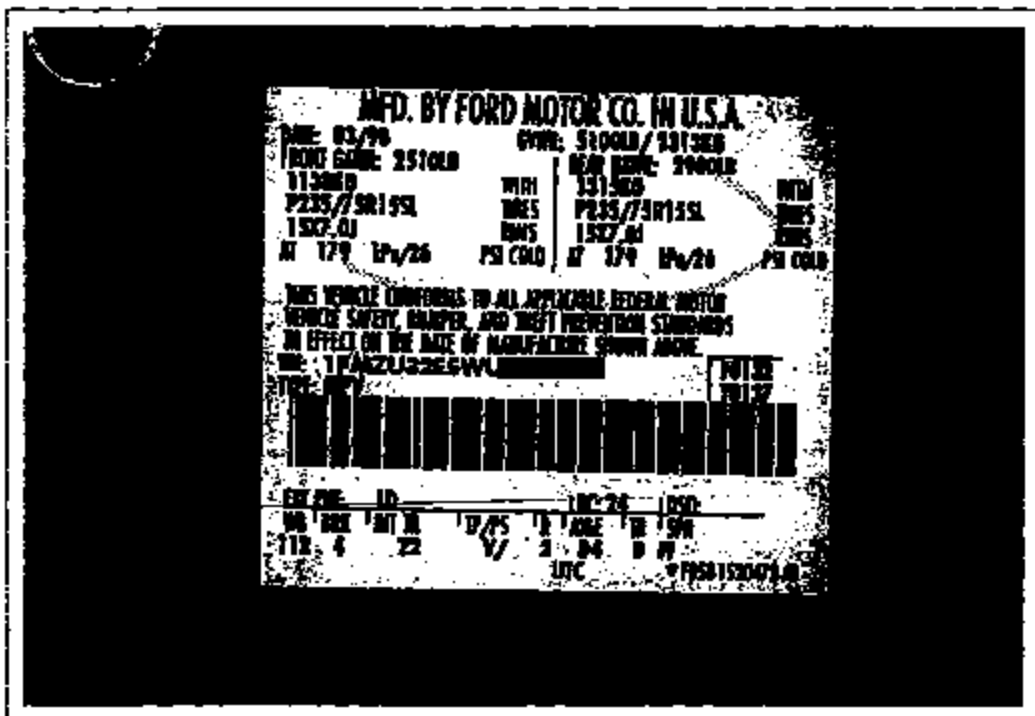
56. Year of Equipment Involved in Ignition
57. Make
58. Model
59. Serial Number

10. Officer in Charge (Name/Position/Assignment): ABERBACH,C/LT./T2
1. Date 04/06/03

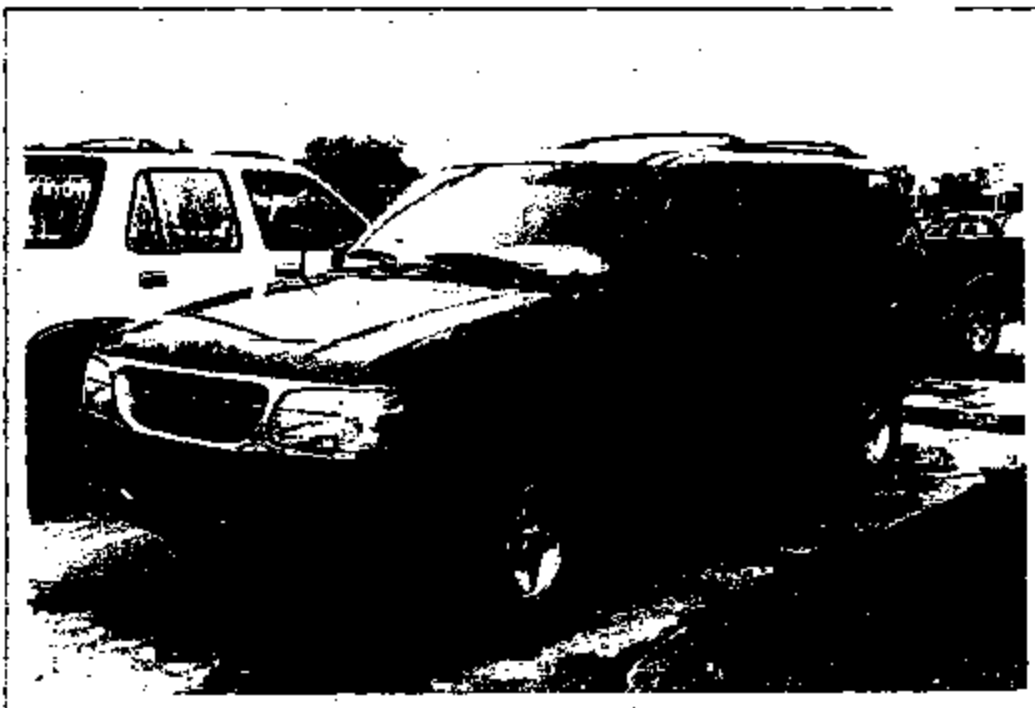
2. Member Making Report (if different)
3. Date

4. Location (1=in city limits, 2=out of city) : 1

Is this what you want? (RETURN/LINE NUMBER/N/S#/FILE): _____



Photograph 1



Photograph 2

AECH File: 0103-028-0817

Case Name: [REDACTED]

Client File: 7709N854879

Roll: A

Date taken: 03/01/03

AEBI



Photograph 3



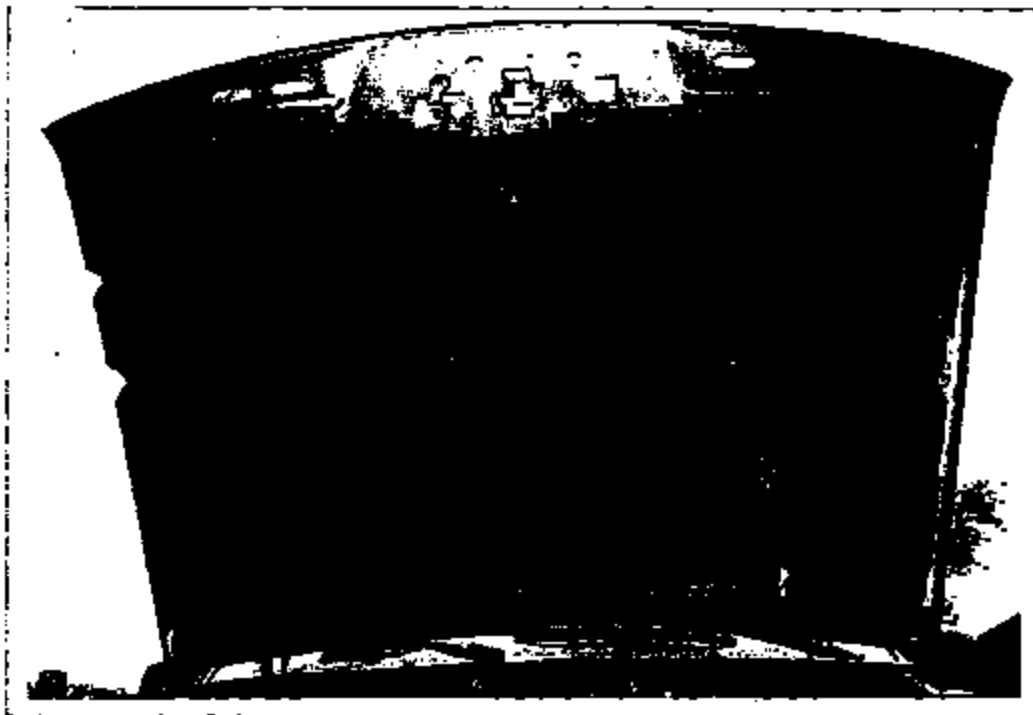
Photograph 4

ALGI File: 0105-078-0817
Case Name: [REDACTED]
Client File: 77098854879

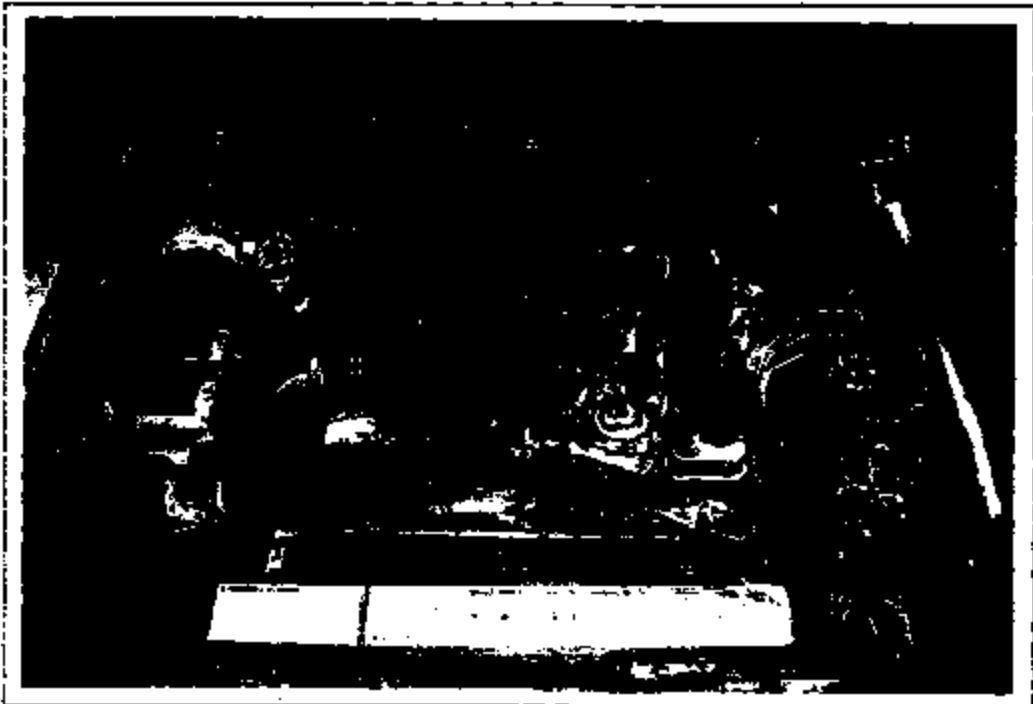
Rail A
Date taken: 05 01 93

AEBI

ER05-005-LC1-4874



Photograph 5



Photograph 6

AF01 File: 0103-028 0817
Case Name: [REDACTED]
Client File: 7700N854879

Roll 3
Date taken: 05/01/03

ABEI

ENG-605-LC1-4875



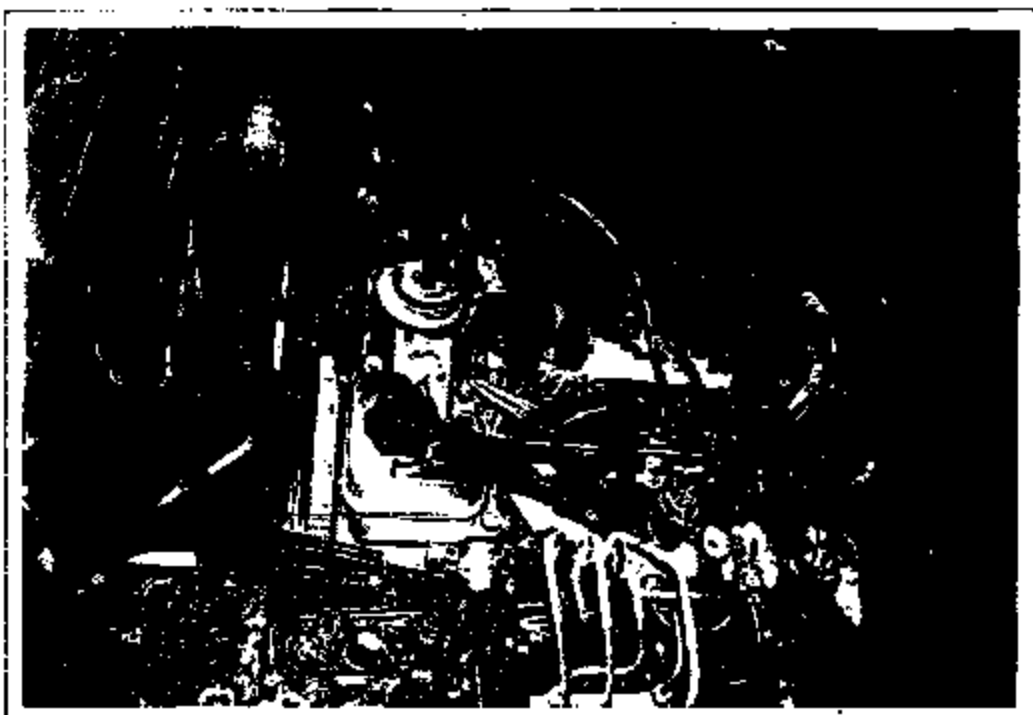
Photograph 7

AEGI File: 0103-028-0817
Case Name: XXXXXXXXXX
Client File: 7709N454879

Roll A
Date taken: 05 01 03

AEGI

ED05-000-LC1-4878



Photograph 8



Photograph 9

AEGL File: 0103-028-0817

Case Name: [REDACTED]

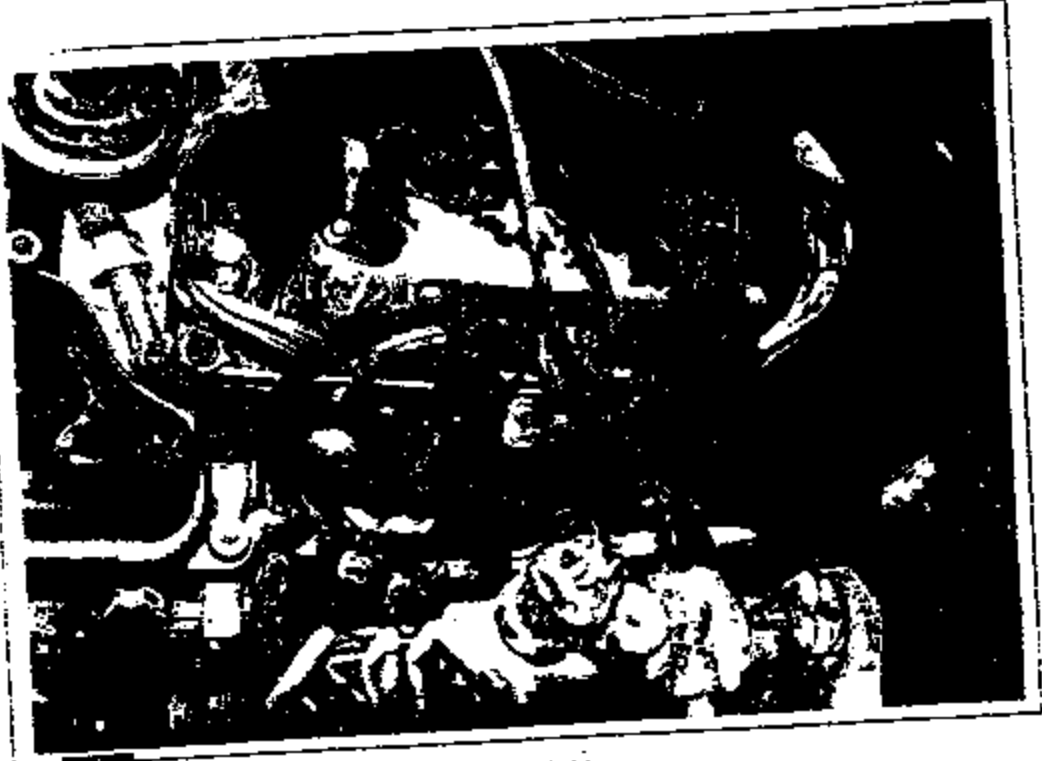
Client File: 7709N854879

Roll A

Date taken: 05/01/03

AEGL

ERG-005-LC1-4877



Photograph 10



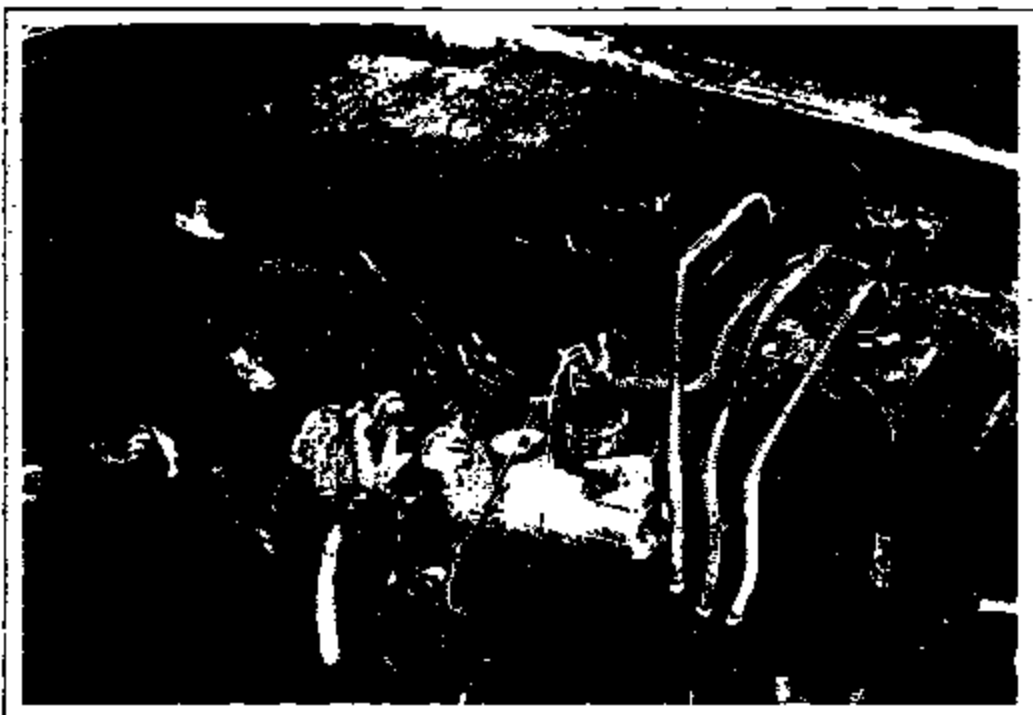
Photograph 1

AX41 File: 0103-028-081
Case Name: [REDACTED]
Client File: 770N854879

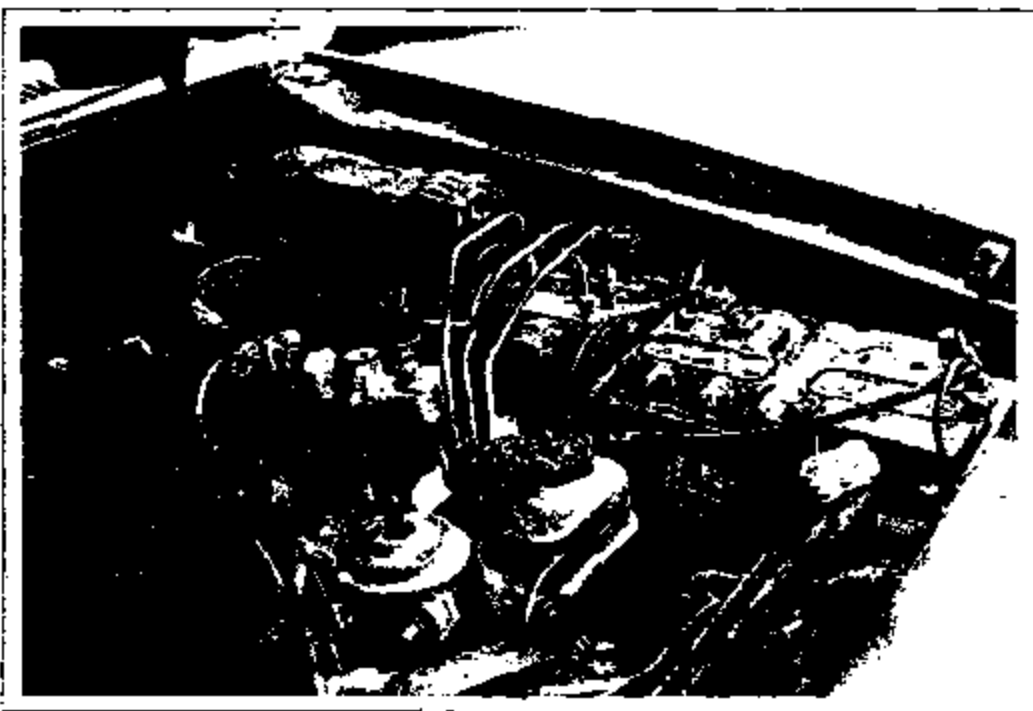
Roll B
Date taken: 05 01 93

AGEI

EM05-005-LC1-



Photograph 12



Photograph 13

MEUI File: 0103-028-0817
Case Name: Adams Ford Explorer Fire Inspection
Client File: 7709N854879

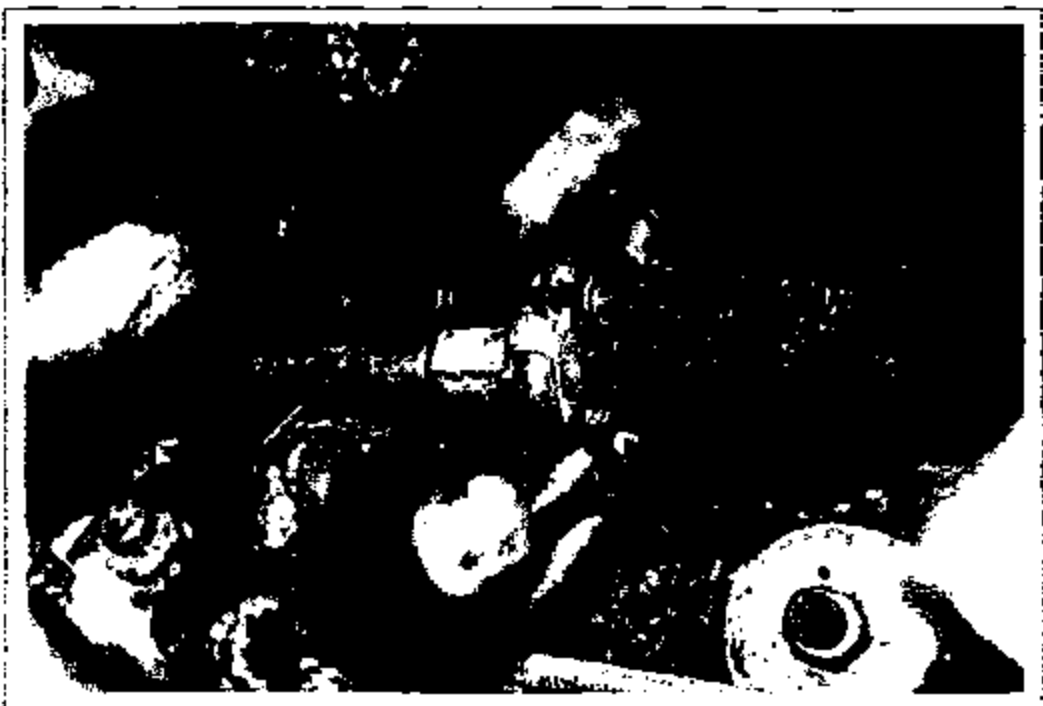
Rolls A, B
Date taken: 05/01/03

AEI

ENG-005-LC1-4878



Photograph 14



Photograph 15

AEGL File: 0103-028-0817
Case Name: [REDACTED]
Client File: 770FN854870

Rebs A. B
Date taken: 05 01 03

AEGL

EA05-005-LC1-4806



Photograph 16



Photograph 17

AEGL File: 0003-028-0917
Case Name: [REDACTED]
Client File: 7709NRS4879

Roll: A
Date taken: 05/01/02

AEGL

ER05-005-LC1-4881

INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date: Fort Myers, Florida
April 24, 2003
By: John F. Haight, Fire Consultant

Photo No. 1-6

Comments: This series of photographs depict the exterior of the 1998 Ford Explorer, VIN #1FMZU32E5WL [REDACTED]. There was virtually no fire damage observed to the exterior of the vehicle except for a small area of paint blistering over the left side, left rear corner of the hood.



W&W File #03-SF190

Claim

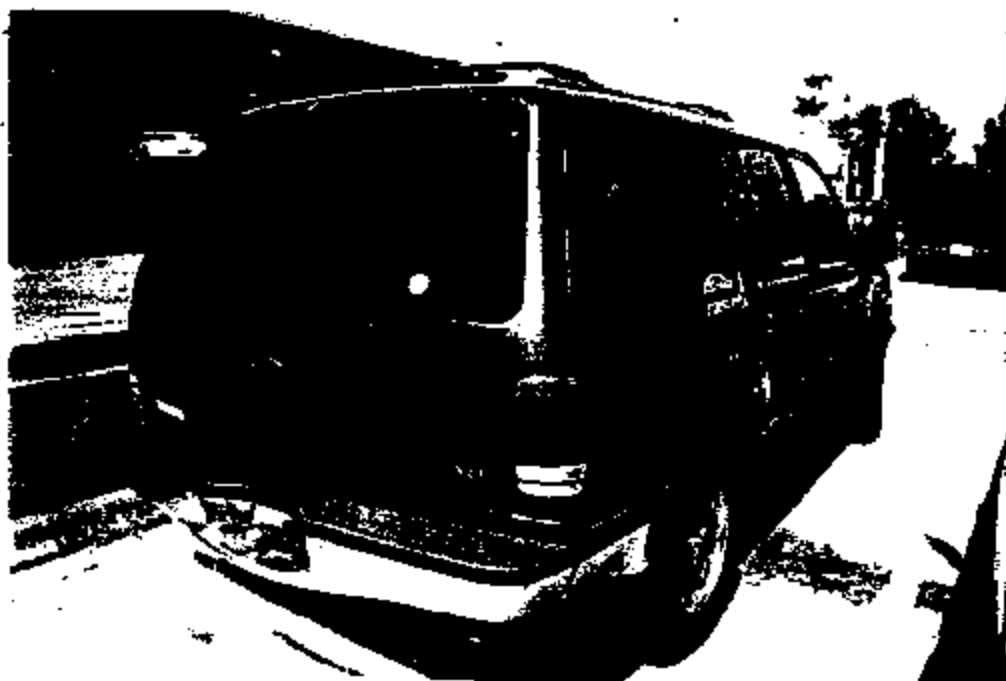


Refer to Previous Photo #1

Photo #2



Photo #3



W&W File #03-SF190

Claim

Refer to Previous Photo #1

Photo #4



Photo #5



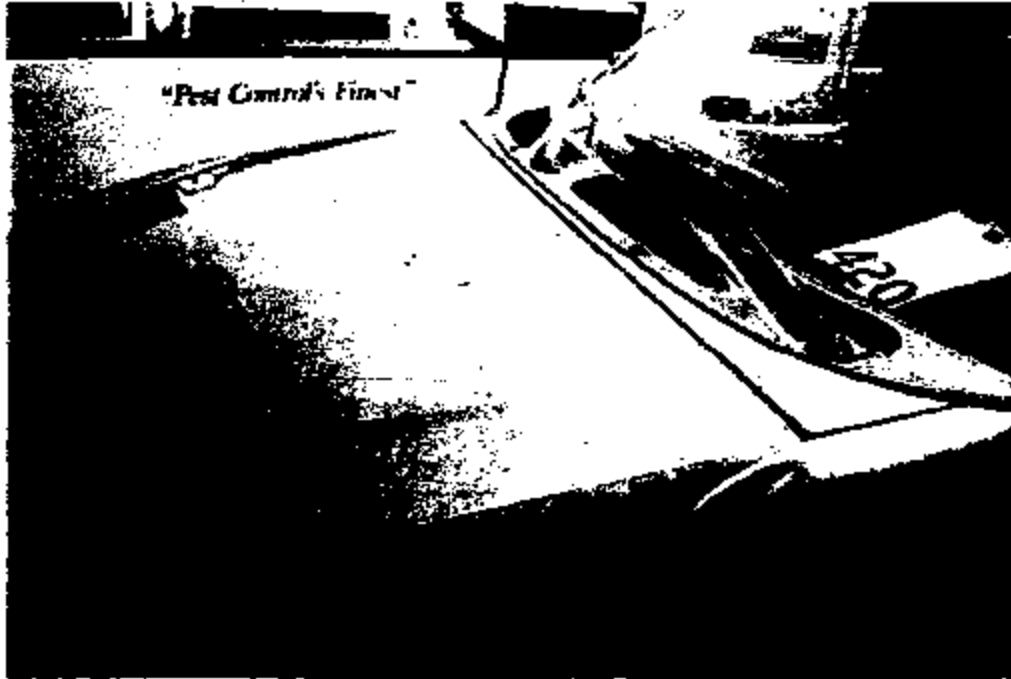
ER05-005-LC1-4884

W&W File #03-SF190

Claim #

Refer to Previous Photo #1

Photo #8



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF100

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date:

Fort Myers, Florida

By:

April 24, 2003

John F. Haight, Fire Consultant

Photo No.

7-11

Comments:

This series of photographs depict the interior of the passenger compartment that did not sustain any fire damage.



W&W File #03-SF190

Claim

Refer to Previous Photo #7

Photo #8



Photo #9



ERES-885-LC1-4887

W&W File #03-SF190

Claim

Refer to Previous Photo #7

Photo #10



W&W File #03-SF190

Claim #



Refer to Previous Photo #7

Photo #11



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Fort Myers, Florida

Date:

April 24, 2003

By:

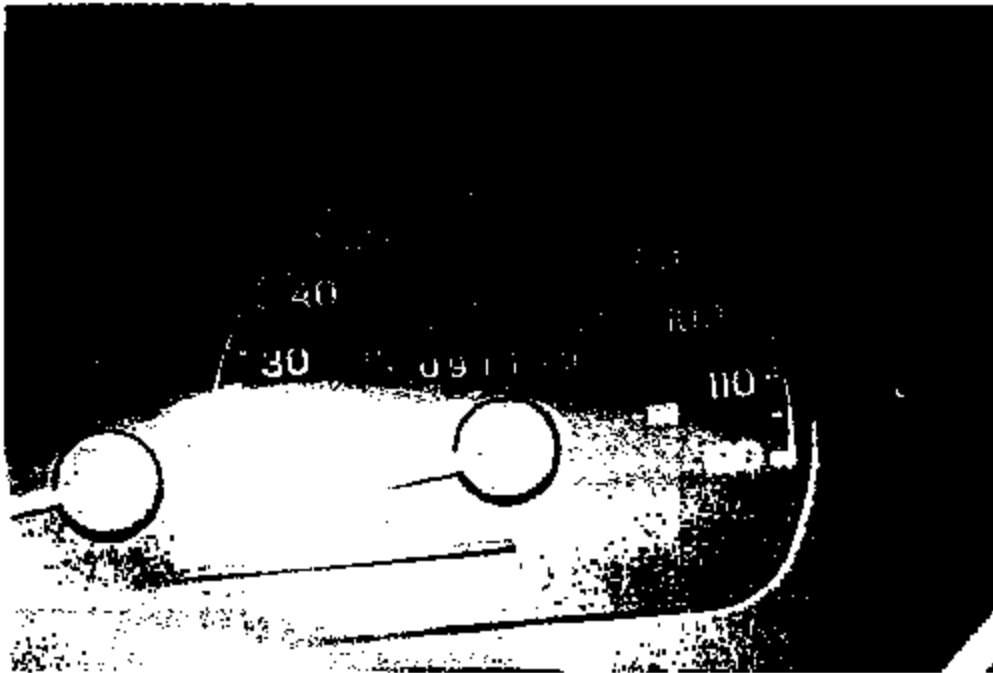
John F. Haight, Fire Consultant

Photo No.

12

Comments:

This photograph depicts the instrument panel indicating this vehicle was driven 91,149 miles.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date: Fort Myers, Florida

April 24, 2003

By: John F. Haight, Fire Consultant

Photo No. 13

Comments: This photograph depicts a view of the overall engine compartment and hood as it was observed at the time of my inspection.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim # [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date: Fort Myers, Florida
April 24, 2003

By: John F. Haight, Fire Consultant

Photo No. 14

Comments: This photograph depicts slight heat and charring to the underside of the hood at the left rear corner of the engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

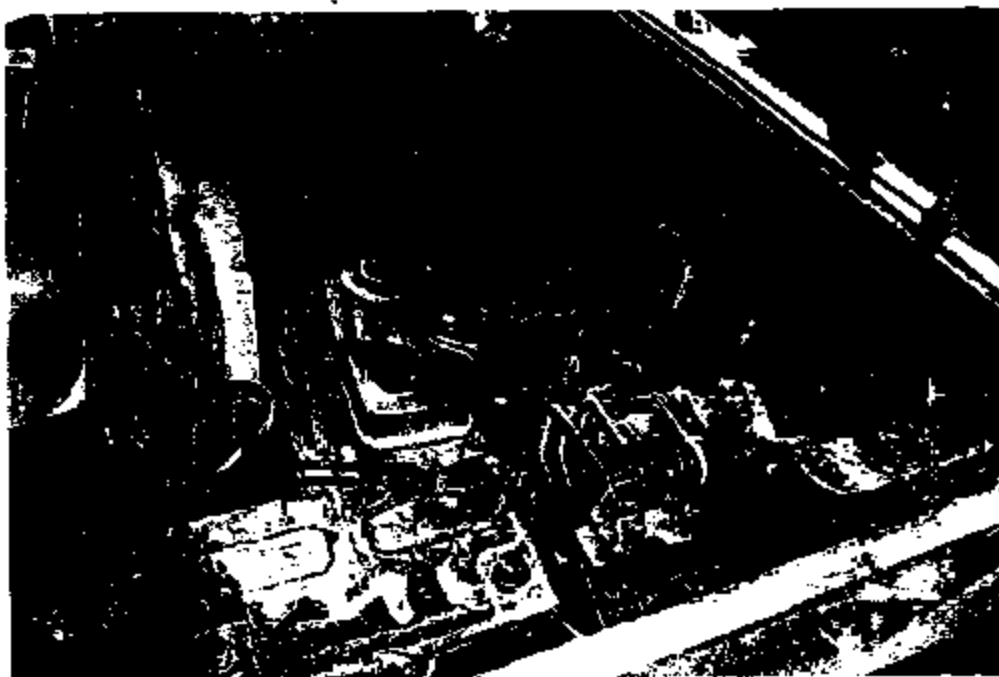
Date: Fort Myers, Florida

April 24, 2003

By: John F. Haight, Fire Consultant

Photo No. 15

Comments: This photograph depicts a view looking into the engine compartment from the driver's side of the vehicle. The most extensive amount of fire damage was observed in the left rear corner of the engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Fort Myers, Florida

Date:

April 24, 2003

By:

John F. Haight, Fire Consultant

Photo No.

16

Comments:

This photograph depicts a view standing in front of the vehicle looking into the left side of the engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Fort Myers, Florida

Date:

April 24, 2003

By:

John F. Haight, Fire Consultant

Photo No.

17

Comments:

This photograph depicts a view of the electronics and plastic air intake located over the engine that sustained slight damage as a result of the fire.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Fort Myers, Florida

Date:

April 24, 2003

By:

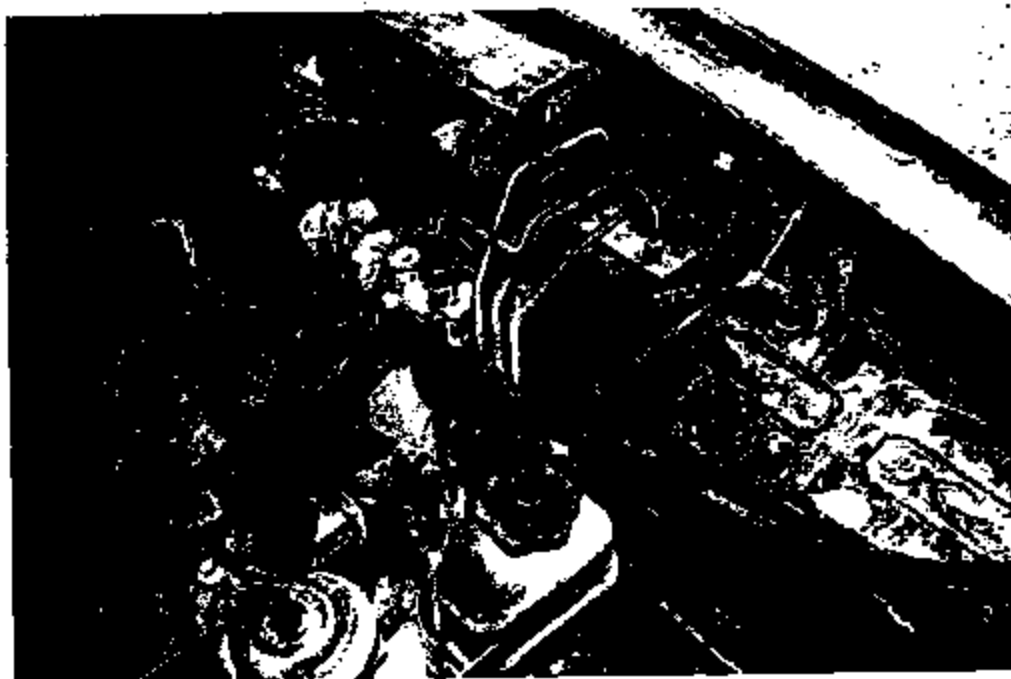
John F. Haight, Fire Consultant

Photo No.

18

Comments:

This photograph depicts the battery that sustained fire damage directionally towards the rear of the engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Fort Myers, Florida

Date:

April 24, 2003

By:

John F. Haight, Fire Consultant

Photo No.

19

Comments:

This photograph depicts the electronics located on the left side of the engine that sustained varying degrees of heat damage as a result of the fire.



INVESTIGATION PHOTOGRAPHS

W&W File #03-SE190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date: Fort Myers, Florida

April 24, 2003

By: John F. Haight, Fire Consultant

Photo No. 20-23

Comments: This series of photographs depict close-up views of some of the components that were heavily damaged in the left rear corner of the engine compartment.



W&W File #03-SF190

Claim

Refer to Previous Photo #20

Photo #21



Photo #22



W&W File #03-SF190

Claim #

Refer to Previous Photo #20

Photo #23



INVESTIGATION PHOTOGRAPHS

W&W File #03-SF190

Claim [REDACTED]

Insured: [REDACTED]

Location/View: [REDACTED]

Date: Fort Myers, Florida
April 24, 2003
By: John F. Haight, Fire Consultant

Photo No. 24

Comments: This photograph depicts the main electrical distribution cable that ran along the left fender that exhibited external heat damage as a result of the fire.



3773 S Sanford Ave
Sanford FL 32773
July 11, 2003

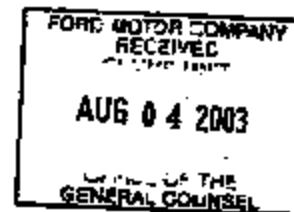
RECEIVED

AUG 04 2003

Notice of Claim

Ford Motor Company
Parklane Towers West Suite 300
Three Parklane Blvd
Dearborn, MI 48126-3673

RE: Our Insured: [REDACTED]
Date of Loss: 4-6-2003
Claim # [REDACTED]



To Whom It May Concern:

This letter is to advise you that you may be responsible for a loss that recently occurred to our insured, [REDACTED] which involved the 98 ford explorer catching on fire. Our insured has advised us that Ford Motor Company improper manufacturing of their vehicle may have led to or caused this loss.

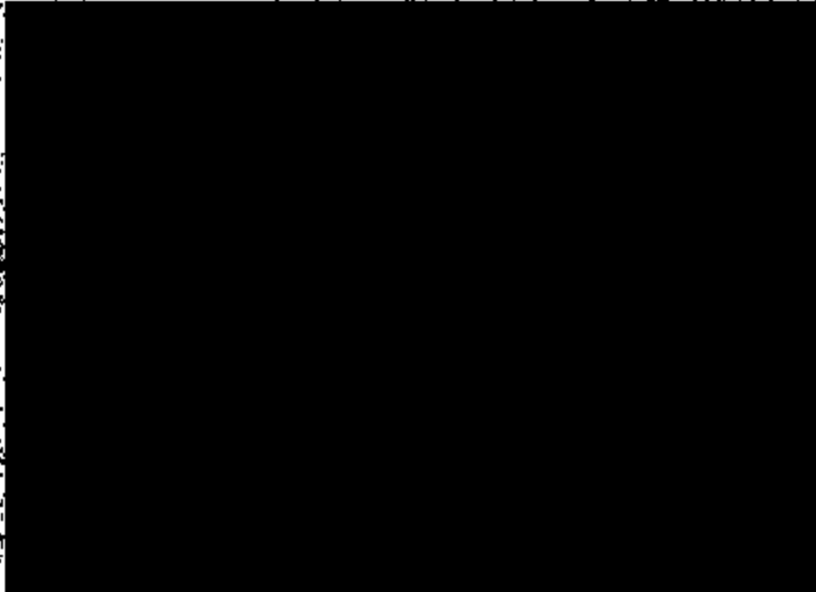
Based on our expert preliminary findings, we are putting you on notice of this claim. Should there be any evidence that you possess that indicates you are not responsible for this loss, please provide us with it, and we will take this into consideration.

At present, we estimate that the damages will be in excess of 11,000. Of course, we will provide you documentation of these damages, as they are determined.

You should immediately notify your insurance company of this claim so that they will have the opportunity to investigate this matter. If you wish to do your own investigation, please feel free to contact the undersigned so that arrangements can be made for any evidence analysis. The vehicle in question is currently being stored at a secure location for immediate inspection.

I look forward to hearing you in the near future regarding the resolution of this claim. Should you have any questions, please feel free to contact the undersigned at any time.

- 4/6/03
- 128 ext



ADAIR, SCHUERMAN & WHITE

Tammy E. Adair **
Paul L. Buzson
Doe Buser **
Ellen Landry -
Jerry M. Martin *
Scott A. Rhoads
Kimberly B. Schurman *
Bret T. Walsh **
R. Keith White **
John D. Willett

An Association of Attorneys
Brentwood Commons One, Suite 228
750 Old Hickory Boulevard
Brentwood, Tennessee 37027-4528

(615) 309-0400
(800) 831-9785
Fax (615) 309-0404



* Professional Corporation
** Not Licensed in Mississippi
- Licensed in Louisiana only
* Certified Civil Trial Advocate
by the Tennessee Commission
on Continuing Legal Education &
Specialization and the National Board
of Trial Advocacy
* PLLP

Nashville, Memphis, Knoxville & Baton Rouge

July 21, 2004

Ford Motor Co
Shawn Norton
Parklane Towers West, Ste 300
Three Parklane Blvd
Dearborn, MI 48126

RECEIVED JUL 27 2004

RE: Our Insured: 
Our Claim No.: 
Your Claim No.: Unk
Date of Loss: 02/08/04

Dear Shawn:

Enclosed are the photos for the above loss.

Please feel free to contact our office if you have any questions. Thank you for your attention to this claim.

Sincerely,

R. K. White

R. K. White
Attorney At Law

mlg

Direct

Claim No [REDACTED] 5) FileName:68136515.JPG

[REDACTED]

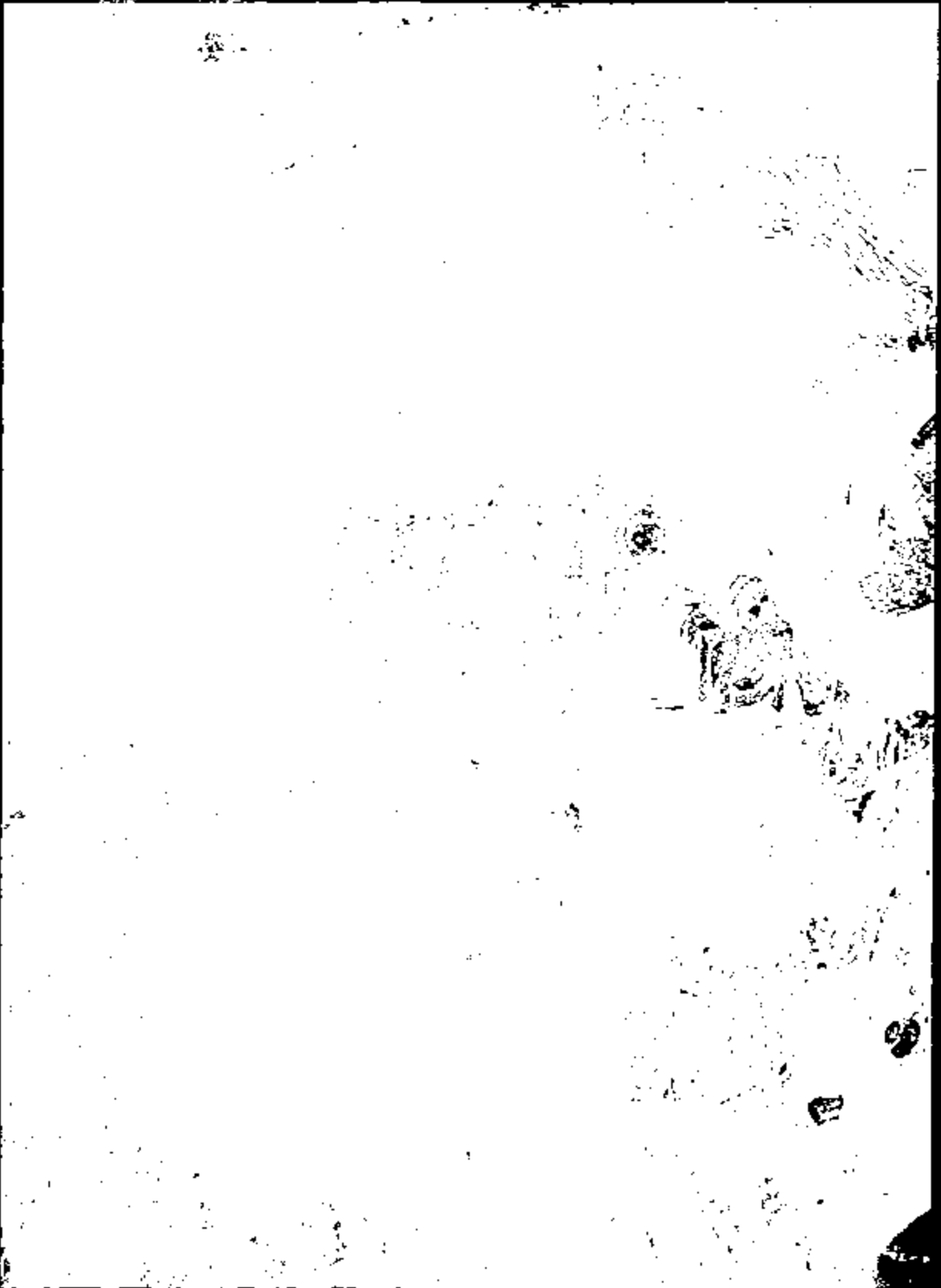


7/12/2004

EA05-005-L01-0005

Claim No: [REDACTED] (2) FileName:68136512.JPG

[REDACTED]



7/12/2004

ENR5-805-LC1-4007

Claim No [REDACTED] (3) FileName:68136513.JPG

[REDACTED]



Claim No [REDACTED] (4) FileName:68136514.JPG

[REDACTED]



Claim No [REDACTED] (1) FileName:68136511.JPG

[REDACTED]

White, Schuerman, Rhodes & Burson, PC

Paul L. Burson
Sarah S. Hoffman
Gary H. Kellar
Scott A. Rhodes
Katherine Schwaner
R. Kreis White

Attorneys at Law
Brentwood Commons One, Suite 220
750 Old Hickory Boulevard
Brentwood, Tennessee 37027-4628
(615) 308-0400
(615) 308-0404 (facsimile)
(800) 831-8788 (Toll Free)
www.WSRB-law.com

Office:
Nashville
Memphis
Atlanta

May 11, 2004

RECEIVED MAY 18 2004

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

Re: Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Your Insured: Ford Motor Company
Your Claim No.: owner [REDACTED]
Date of Loss: 02/08/2004

Dear Shawn L. Norton:

This office has been retained by Direct Insurance Company to protect its subrogation interest under the above insured's policy.

Enclosed please find the documents that support payments made under our insured's coverage. The total claim is \$9,419.50, which does include the \$500.00 deductible. Please review the documents and forward a check made payable to Direct Insurance Company as subrogee of [REDACTED] please mail your check to R.K. White, Esq., Brentwood Commons One, Suite 220, 750 Old Hickory Boulevard, Brentwood, TN 37027.

If there is no coverage for this date of loss, please provide us with a letter stating that. Please feel free to contact our office if you have any questions. Thank you for your attention to this claim.

Sincerely,
R.K. White
R. K. White
Attorney at Law

RKW:LAP
Enclosures

03/03/04

WED 10:41 AM

INCIDENT INITIATION REPORT

FLPR - 000008024

Case #: 4JF001042	Reporting Agency: PHFR
Investigator: Fletcher, James	Reporting Person: Protocol
Assigned By: Fletcher, James	County: 001 - Pinellas
Classification: Single Family Dwelling	Notifications: DU401, CL 400
Date/Time Arrived: 2/8/2004 1:51:05AM	K-9 Investigator:
Date/Time of Fire: 2/8/2004 1:41:03AM	Case Subject: Fire Investigation
Date/Time Contacted: 2/8/2004 1:47:43AM	
Incident Address: 3000 Sugar Bear Trail Palm Harbor, FL 34684, United States	

Occupant:	Owner:
Name: [REDACTED]	Name: [REDACTED]
Sex: [REDACTED] Race: [REDACTED]	Sex: [REDACTED] Race: [REDACTED]
SSN: [REDACTED] DOB: [REDACTED]	SSN: [REDACTED] DOB: [REDACTED]
Street: [REDACTED]	Street: [REDACTED]
City: Palm Harbor	City: Palm Harbor
State: FL	State: FL
Phone 1: [REDACTED] Zip: [REDACTED]	Phone 1: [REDACTED] Zip: [REDACTED]
Phone 2: [REDACTED]	Phone 2: [REDACTED]

Occupant Insurance:	Owner Insurance:
Insurance Company: Allstate	Insurance Company: Allstate
Insurance Agent: Messaro Agency	Insurance Agent: Messaro Agency
Structure Coverage Amount:	Structure Coverage Amount:
Contents Coverage Amount:	Contents Coverage Amount:

Responding Fire Department: PHFR	Fatalities: 000
Official in Charge:	Injuries: 000
Cause of Fire: A - Accidental	Photos: No
Person Disc./Reporting Incident: Sofon, Reynold A.	Evidence: Yes

Structure Incident Information:	Alarm: No
Type of Construction: III Ordinary	Auto-Sprinklers: No
# of Stories: 1	Flame Detectors: No
Dimensions: 1136 sq ft	Gas Detectors: No
Damage: Moderate	Heat Detectors: No
Area of Origin: vehicle in garage	Smoke Detectors: Yes

Vehicle Incident Information:	Operational: No
Type:	Occupied: No
Year:	Stolen: No
Make:	Seized: No
Model:	Abandoned: No
Color:	
VIN #:	
Registration #:	
State:	

Weather:	Wind Speed(mph):
Conditions: Clear	Wind Direction:
Temp: 34	
Lighting: Artificial	

DAF 1 All information contained within this report are approximations or summarizations or summarizations unless expressed otherwise. Information contained herein is confidential and is not to be disseminated outside your agency unless its release is required pursuant to criminal or civil proceedings or statutory requirements.

WED 10:48 FAX 726:493766

Requesting Agency: [Redacted]
 Requesting Person: Fletcher, James
 Protocol: 001 - Florida
 County: [Redacted]
 Notifications: DU401, CL 400
 K-9 Investigator:
 Case Subject: Fire Investigation
 Arrived: 2/8/2004 1:51:05AM
 First: 2/8/2004 1:41:03AM
 Contacted: 2/8/2004 1:47:43AM
 Trans: 3000 Sugar Bear Trail Palm Harbor, FL 34684, United States

Race: [Redacted] DOB: [Redacted] City: [Redacted] State: FL Zip: [Redacted]	Owner: Name: [Redacted] Sex: [Redacted] SSN: [Redacted] DOB: [Redacted] Street: [Redacted] City: Palm Harbor State: FL Phone 1: [Redacted] Phone 2: [Redacted] Zip: [Redacted]
---	---

Insurance: Company: Allstate Agent: Maximo Agency Coverage Amount: Coverage Amount:	Owner Insurance: Insurance Company: Allstate Insurance Agent: Maximo Agency Structure Coverage Amount: Contents Coverage Amount:
--	---

Fire Department: PHPR Charge: Fire: A - Accidental Reporting Incident: Stefan, Reynold A.	Fatalities: 0.00 Injuries: 0.00 Photos: No Evidence: Yes
--	---

Incident Information: Construction: III Ordinary Area: 1136 sq ft Damage: Moderate Contents: vehicle in garage	Alarm: No Auto-Sprinklers: No Flame Detectors: No Gas Detectors: No Heat Detectors: No Smoke Detectors: Yes
---	--

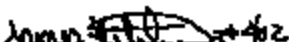
Incident Information: Operational: Occupied: Sealed: Secured: Abandoned:
--

Wind Speed(mph): Wind Direction:

All information contained within this report are approximations or summaries unless expressed otherwise. Information and herein is confidential and is not to be disseminated outside your agency unless its release is required pursuant to criminal or civil statutes or statutory requirement.

Case #: 48001042
Investigator: Fletcher, James
Assigned By: Fletcher, James
Classification: Single Family Dwelling
Date/Time Arrived: 2/8/2004 1:51:03AM
Date/Time of Fire: 2/8/2004 1:41:03AM
Date/Time Contacted: 2/8/2004 1:47:43AM
Incident Address: 3000 Sugar Bear Trail Palm Harbor, FL 34684, United States
Requesting Person: Protocol
County: 081 - Pinellas
Notification: DK461, CL 400
K-9 Investigator:
Case Subject: Fire Investigation

Occupant: Name: [REDACTED] Sex: [REDACTED] Race: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Street: [REDACTED] City: Palm Harbor State: FL Zip: [REDACTED] Phone 1: Phone 2:		Owner: Name: [REDACTED] Sex: [REDACTED] Race: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Street: [REDACTED] City: Palm Harbor State: FL Zip: [REDACTED] Phone 1: [REDACTED] Phone 2:	
Occupant Insurance: Insurance Company: Allstate Insurance Agent: Massaro Agency Structure Coverage Amount: Contents Coverage Amount:		Owner Insurance: Insurance Company: Allstate Insurance Agent: Massaro Agency Structure Coverage Amount: Contents Coverage Amount:	
Responding Fire Department: PHFR Official in Charge: Cause of Fire: A - Accidental Person Who/Reporting Incident: Santos, Reynold A.		Fatalities: 0.00 Injuries: 0.00 Photos: No Evidence: Yes	
Structure Incident Information:			
Type of Construction: III Ordinary # of Stories: 1 Dimensions: 1136 sq ft Damage: Moderate Area of Origin: vehicle in garage		Alarm: No Auto-Sprinklers: No Flame Detectors: No Gas Detectors: No Heat Detectors: No Smoke Detectors: Yes	
Vehicle Incident Information:			
Type: Year: Make: Model: <i>SEE VEHICLE F&B REACT</i> Color: VIN #: Registration #: Status:		Operational: Occupied: Stolen: Seized: Abandoned:	
Weather: Conditions: Clear Wind Speed(mph): Temp: 54 Wind Direction: Lighting: Artificial			

Reporting Investigator Signature & ID #:  Date: 2-9-04	Approved By: Date:
---	---

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PALM HARBOR FIRE RESCUE

INCIDENT INITIATION REPORT

Case #:	41P001043	Requesting Agency:	PHFR
Investigator:	Fletcher, James	Requesting Person:	Protocol
Assigned By:	Fletcher, James	County:	001 - Pinellas
Classification:	Vehicle	Notification:	CL 400, DU 401
Date/Time Arrived:	2/8/2004 1:51:03AM	K-9 Investigator:	
Date/Time of Fire:	2/8/2004 1:51:03AM	Case Subject:	Structure Fire
Date/Time Contacted:	2/8/2004 1:47:43AM		
Incident Address:	3000 Sugar Bear Trail Palm Harbor, FL 34684, United States		

Occupant		Owner	
Name:		Name:	
Sex:	Race:	Sex:	Race:
SSN:	DOB:	SSN:	DOB:
Street:		Street:	
City:		City:	Palm Harbor
State:	Zip:	State:	FL
Phone 1:		Phone 1:	
Phone 2:		Phone 2:	

Occupant Insurance	Owner Insurance
Insurance Company:	Insurance Company:
Insurance Agent:	Insurance Agent:
Structure Coverage Amount:	Structure Coverage Amount:
Contents Coverage Amount:	Contents Coverage Amount:

Responding Fire Department:	PHFR	Fatalities:	0.00
Official in Charge:	Chief Fritz	Injuries:	0.00
Cause of Fire:	U - Undetermined/Under Investigation	Photos:	No
Person Det./Reporting Incident:		Evidence:	No

Structure Incident Information:		Alarm:	
Type of Construction:		Auto-Sprinklers:	
# of Stories:		Flame Detectors:	
Disruptions:		Gas Detectors:	
Damage:	Extensive	Heat Detectors:	
Area of Origin:	engine area	Smoke Detectors:	

Vehicle Incident Information:		Operations:	
Type:	Automobile-Passenger	Operational:	No
Year:	2000	Occupied:	No
Make:	Ford	Stolen:	No
Model:	Explorer	Seized:	Yes
Color:		Abandoned:	No
VIN #:	1FMYU60X5Y [REDACTED]		
Registration #:	NONE		
State:	FL		

Weather:	
Conditions:	Clear
Temp:	34
Lighting:	Artificial
Wind Speed(mph):	
Wind Direction:	

Reporting Investigator Signature & ID #:	Approved By:
<i>James A. Fletcher</i> 442	
Date: 2-9-04	Date:

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PALM HARBOR FIRE RESCUE

INCIDENT INITIATION REPORT

Case #: 47001044	Requesting Agency: PRFR
Investigator: Fletcher, James	Requesting Person: Protocol
Assigned By: Fletcher, James	County: 001 - Pinellas
Classification: Vehicle	Notification: CL 400, DU 401
Date/Time Arrived: 2/8/2004 1:51:05AM	K-9 Investigator:
Date/Time of Fire: 2/8/2004 1:41:03AM	Case Subject: Exposure Fire
Date/Time Contacted: 2/8/2004 1:47:43AM	
Incident Address: 3000 Sugar Bear Trail Palm-Harbor 34684, United States	

Occupant:		Owner:	
Name: [Redacted]	Race: [Redacted]	Name: [Redacted]	Race: [Redacted]
Sex: [Redacted]	DOB: [Redacted]	Sex: [Redacted]	DOB: [Redacted]
SSN: [Redacted]		SSN: [Redacted]	
Street: [Redacted]		Street: [Redacted]	
City: Palm Harbor		City: St. Petersburg	
State: FL	Zip: [Redacted]	State: FL	Zip: [Redacted]
Phone 1: [Redacted]		Phone 1: [Redacted]	
Phone 2: [Redacted]		Phone 2: [Redacted]	

Occupant Insurance:	Owner Insurance:
Insurance Company:	Insurance Company:
Insurance Agent:	Insurance Agent:
Structure Coverage Amount:	Structure Coverage Amount:
Contents Coverage Amount:	Contents Coverage Amount:

Responding Fire Department: PRFR	Victims: 0.00
Officer in Charge: Chief Fritz	Injuries: 0.00
Cause of Fire: A - Accidental	Photos: No
Person Dnc/Reporting Incident:	Evidence: Yes

Structure Incident Information:	Alarm:
Type of Construction:	Auto-Sprinklers:
# of Stories:	Flame Detectors:
Dimensions:	Gas Detectors:
Damage: Moderate	Heat Detectors:
Area of Origin: Front exterior	Smoke Detectors:

Vehicle Incident Information:		Operational: No
Type: Van-Commercial/Cargo	Year: 2003	Occupied: No
Make: Chevy	Model: Cargo	Stolen: No
Color: White	VIN #: 1GCGG2SR521 [Redacted]	Seized: Yes
Registration #: [Redacted]	State: FL	Abandoned: No

Weather:	
Conditions: Clear	Wind Speed(mph):
Temp: 54	Wind Direction:
Lighting: Artificial	

Reporting Investigator Signature & ID #: James Fletcher 2112	Approved By:
Date: 2-9-04	Date:

ALL INFORMATION CONTAINED WITHIN THIS REPORT ARE APPROXIMATIONS OR SUMMARIZATIONS UNLESS OTHERWISE EXPRESSED. INFORMATION CONTAINED HEREIN IS CONFIDENTIAL AND IS NOT TO BE DISSEMINATED OUTSIDE YOUR AGENCY UNLESS ITS RELEASE IS REQUIRED PURSUANT TO CRIMINAL OR CIVIL PROCEEDINGS OR STATUTORY REQUIREMENT.



**PALM HARBOR FIRE RESCUE
INVESTIGATIVE REPORT**

Case #: 4JF001042
Reporting Date: 2/9/2004

Case Investigator: Fincher, James
Subject: Fire Investigation

Details:

NARRATIVE SUMMARY

On February 8, 2004, I responded to a working fire located at 3000 Sugar Bear Trail. The fire was reported at 01:41:03. I responded at 01:47:43 and arrived on the scene at 01:51:05. Upon my arrival suppression units were on the scene attacking the fire. The area was secured by both PHFR and PCSO. I met with District Chief Tom Fritz and the facts and circumstances of the fire were discussed. No injuries or deaths were reported in this fire incident.

PRE-FIRE CONDITION

This is a single family residence located at the above address. It appears that it has been well maintained by the owners [REDACTED]. They lived at the home with one daughter [REDACTED] and a few pets.

The house construction consist of a continuous wall foundation, the floor is a slab on grade. The exterior walls are constructed of concrete block and stucco. The roof covering is composite shingles and single story. The interior walls are drywall and the floor is mixed of carpet and vinyl. The house was constructed in 1984 and purchased by the Reynolds in about 1991. The home is about 1,140 square feet.

The utilities consist of electric. No gas to the home. The HVAC is present.

A garage is attached to the home and is of about 480 square feet. The garage is constructed of concrete block and is separated by the living area by a wooden door.

The rear of the house is a patio which is about 300 square feet.

EXTERIOR EXAMINATION

The front of the house faces to the East. The rear to the West. The garage is located on the front of the house and is on the southern portion of the home. The garage has a metal fold up type door which has failed and is located down across the top of the Ford Explorer which is located in the garage. The gable above the garage has sustained extensive flame damage with portions of the gable completely consumed by fire. The pre-stress fabbed concrete lintel which is located across the front of the garage has sustained some cracking; also noted on the south side and the north side of the home are concrete blocks that have sustained high heat damage with some spalling and "spalling" of the plaster/mortar. Walking around the house noted are the windows. All the windows have been broken by fire crews during suppression to aid in ventilation. Some smoke staining is present on the front of the home on the garage area. Along the east side of the garage the eave closure and curves have been removed. The East aspect of the home shows no fire or heat damage but does have some smoke staining. The Western aspect of the home (the rear) has the windows broken. The sliding glass doors that are constructed of glass were removed by the fire crews. Again, this area shows color smoke staining but no evidence of heat or flame damage. Facing the garage from the front and looking to the left; this area has sustained some high heat and flame damage. Walking around that corner we find the power meter. The meter was removed by the power company. A door is located next to the meter. This door indicates it has sustained intensive heat towards the top. This is noted by evidence of the door "buckling" towards the top. This area also has indications of heat and flame damage. The window in this door is gone. To the West of this door is the HVAC system. It appears to be in order with no evidence of shorts, arcs, or heat damage.

In the driveway of the home is located a white Chevy van. This is [REDACTED] work van. It belongs to Fire Safety, Inc 727-523-1843. It has a FL tag on it of [REDACTED]. The bill of sale found in the van shows it was purchased by [REDACTED] N. St. Petersburg, FL 32771. This van has sustained heat and flame damage to the front grill and hood area. This damage appears to have been caused as an exposure from the structure fire.

INTERIOR

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The front door faces to the north. It is located to the west of the garage. The front door indicates that it was forced by the fire crews at the time of the fire. It appears the deadbolt was locked and intact. The front door opens into a very small hallway. To the south of the front door is the door that leads into the garage area. Walking to the South the door is gone. It appears to have broken in by the fire crews. The door jambs have sustained extensive amount of flame and heat damage in this area. It is reported by the crews that this door was found closed. In examining this door it is found closed at the time of the fire as well. The garage has sustained extensive flame, heat and smoke damage. Located inside the garage towards the south side is a vehicle. This is a Ford Explorer. This vehicle has been completely consumed by fire and has sustained extensive damage. The front of the vehicle is parked facing the west (straight in) the driver's side is on the south side of the garage. Looking at this vehicle it has very low burns and extensive heat patterns in the area of the drivers side wheel/hood and quarter panel area. Custom wheels are found to have been on this car. The driver's front has sustained extensive damage compared to the other wheels and side. The hood of the vehicle indicated high heat patterns on the driver's side of the hood. The electric panel is located on the southern wall of the garage. The car is parked to the north of the panel. The panel has sustained extensive flame damage. No indications of arcs or welds or shorts were noted to the panel. The ground where the car is parked appears to be normal post fire. No indications of trailers are noted and no significant or suspicious low burns or patterns are found in this area. On the West wall in front of the Ford are the washer and dryer. These appear to have sustained heat damage mostly from above and the to the east aspects. The electric outlet is noted and nothing is plugged in. To the North of the washer dryer is the water heater. This appears to be in good shape without any patterns of high heat, arcs, and shorts. To the south of the water heater is the HVAC. It sits up of the floor about 2.5 -3.0 feet. The unit appears to have some heat damage from the exterior. Nothing inside the unit appears suspicious. (Unit was not taken completely apart and limited access was performed) The door entering into the garage is located to the north of the HVAC. The garage area appears to have sustained the most flame and heat damage.

Going back into the house through the door and looking into the hallway; the hallway has moderate smoke staining throughout. This staining is located along the top of the walls and down about 1-1.5 feet. The ceiling area also indicates some smoke. The heaviest smoke damage appears to be in the area of the hallway and leading outwards from the garage. The remainder of the home has not sustained heat or flame damage but has sustained smoke damage in varying degrees of severity.

Most all the flame and heat damage has been contained to the area of the garage.

In the hallway near the rear bedroom is found a smoke detector. This detector is hard wired into the home. The residents indicated hearing the detector. This HVAC thermostat is noted on the wall. It is set with the heat turned on and the temperature set at 74 degrees. The HVAC filter is in place appears to be heavily damaged by heat. The vents indicate that the system was working at the time of the fire by areas of heavy soot being blown onto the ceiling and walls respectively.

The kitchen appears well maintained and in order without any debris noted. The stove is found with all burners in the "off" position.

INVESTIGATION

The [redacted] family was home. [redacted] had arrived home from work at about 10:30 that evening. [redacted] drives the Ford Explorer. She parked it in the garage and came into the home. After some time relaxing [redacted] went to bed in the master bedroom and [redacted] was laying in living room with his daughter [redacted] and had fallen asleep.

Sometime after falling asleep on the sofa [redacted] was awakened by the smoke detector. He awoke and saw the house had a good deal of smoke in it. It had [redacted] get out of the home as well as [redacted] he retrieved a bucket in the home and filled it with water. He walked the home looking for the fire. he went into the hallway and then to the door that leads into the garage. he noted the door was hot and could see what he describes as a "light" coming from behind the door. he opened the door and saw a fire in the area of the car in the garage. He threw the water on it from the door area and ran out the home. A call was placed to 911 at 1:41:03. Shortly after the call was placed the phone connection was lost. [redacted] awaited the fire Department out front. The Fire department was dispatched at 1:42:45 and arrived on the scene at 1:47:18 a little over 7 minutes from the first 911 call. Other calls were received at the 911 center reporting explosions from the home and gun shots from neighbors. District Chief Tom Fritz arrived with T67 to find the garage 30% involved. A working fire was declared. Truck 67's crew made an attack using a 1 3/4" handline. They report the tree above the garage was burning and heavy fire from the garage and gable area. they made their way to the front door. The door was locked. Forcible entry was performed and they found heavy smoke conditions in the house and heavy fire in the garage. Water was reported on the fire at 1:56, 15 minutes after the first 911 call. fire was reported knocked down by the crew at 1:59.

The Sefton purchased the home about 1991. It has a mortgage through Wells Fargo with a balance of about \$76,000.00. Reynolds reports to see the payments are up to date, the home is insured through Allstate. The Seftons report no history of any recent problems with the home or its HVAC systems or electrical systems. No recent work was performed.

ORIGIN AND CAUSE

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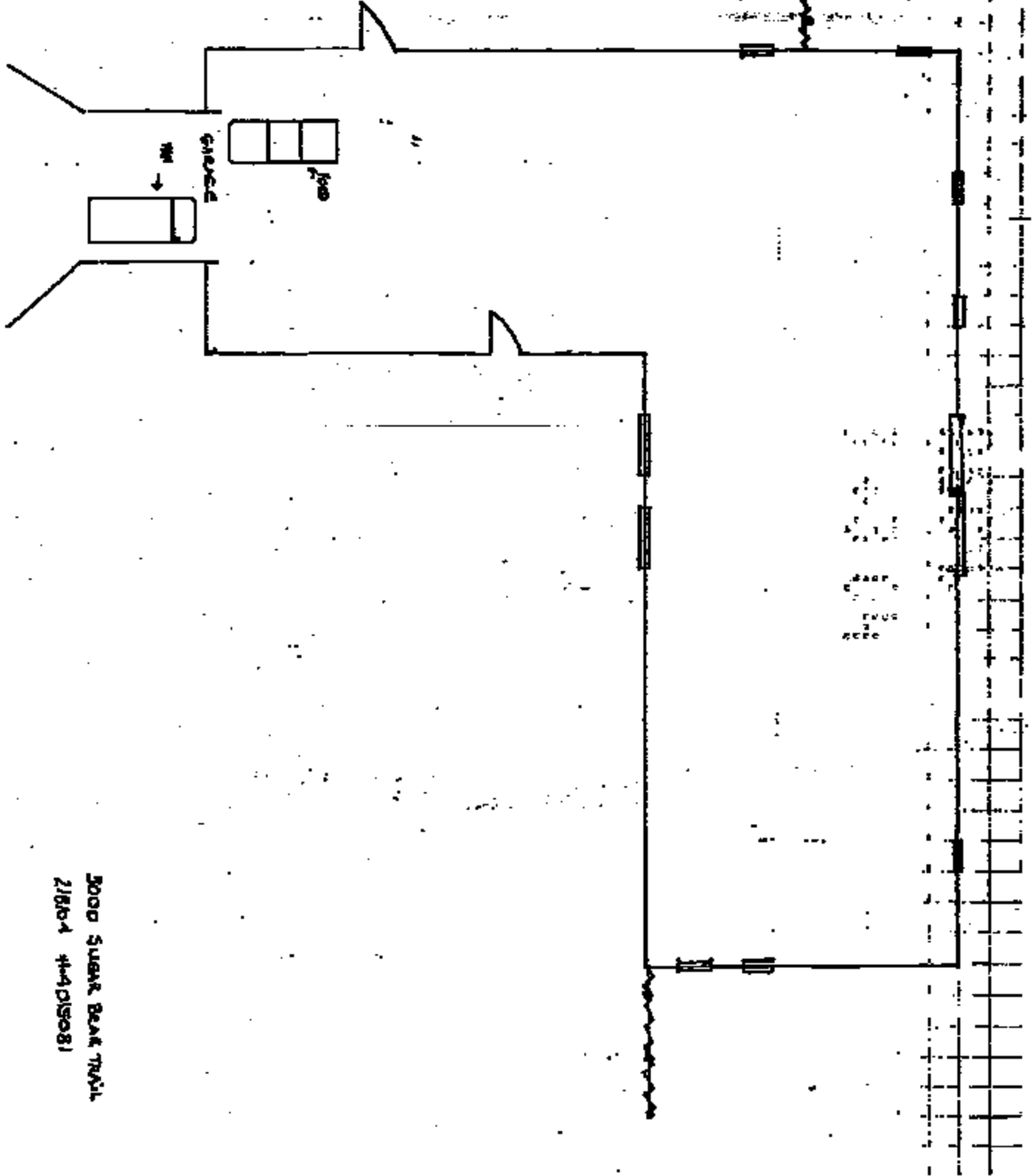
Based on burn patterns and fire tracking and after eliminating other causes, it is believed that the origin of this fire is in the garage. The cause of the fire at this time is thought to be the Ford Explorer. This is based on patterns and fire tracking and inspection of the circuit breaker and electrical problems. Noted in the report is that the Ford Explorer has been completely examined and the main battery cables are loose at the front of the vehicle as well as the other areas. It is noted that the Explorer was involved with a fire of this nature. Excessive heat and flame damage has taken place in the area of the battery, brake fluid reservoir and this side of the vehicle. The front driver's wheel has sustained much heavier damage than the others and noted was no increase of fire load in this area to have caused this.

At this time waiting further testing by insurance companies, this fire is determined to be accidental.

3 2

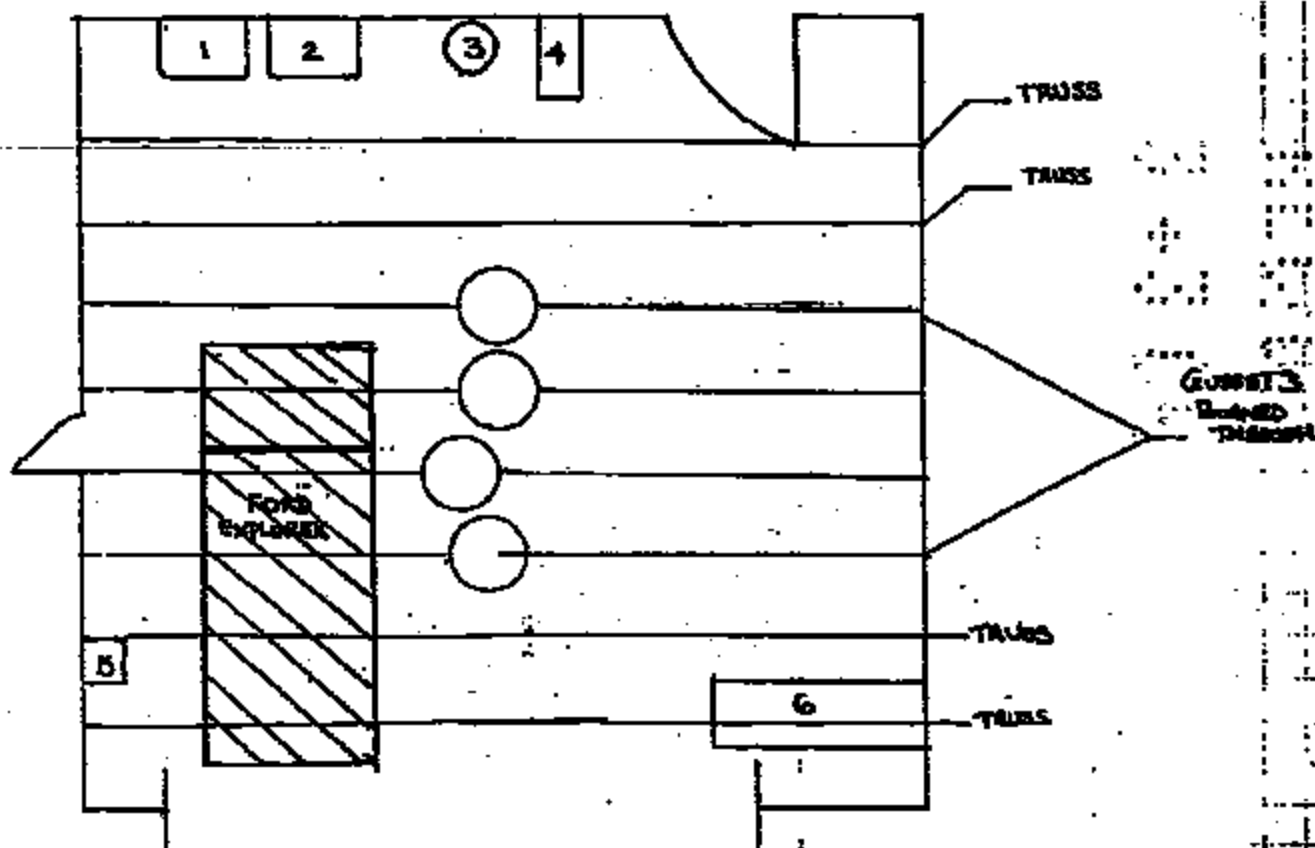
Reporting Investigator Signature & ID #: <i>John J. [Signature] #42</i>	Approved By:
Date: <i>2-12-01</i>	Date:

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5000 SWEAR BEAT TRAIL
 2/8/64 #4195081

- 1 DINNER
- 2 WASHER
- 3 HOT WATER HEATER
- 4 HVAC
- 5 FURNACE
- 6 WT. BENCH

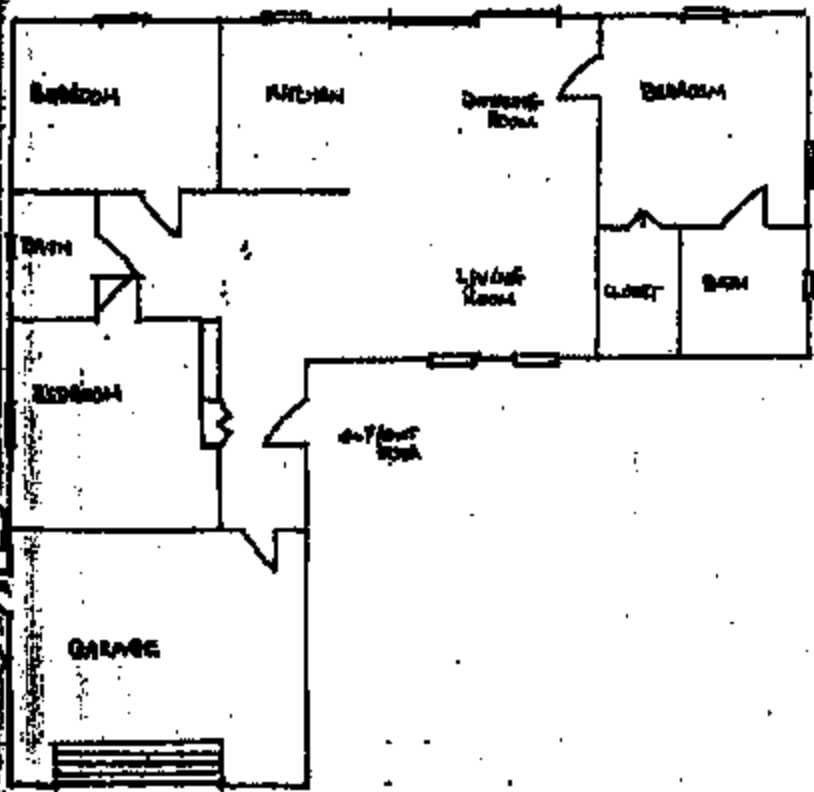


GARAGE

- GARAGE FALLEN ON TOP OF ROAD
- DOOR OPEN @ TIME OF FIRE -
- ROLL UP METAL DOOR -

3000 SQ. FT. BEAM TRAIL

REC
10/14



3000 SUGAR BEAR TRAIL





USAA CASUALTY INSURANCE COMPANY
P.O. Box 31643, Tampa, FL 33631-3643

FORD MOTOR-CLAIMS DEPT
CUSTOMER AFFAIRS
16800 EXECUTIVE PLAZA DR
MD 3N18
DEARBORN MI 48126-4207

April 22, 2002

Policyholder: [REDACTED]
Reference Number: [REDACTED]
Date Of Loss: December 22, 2001
Loss Location: Orlando, Florida

FORD MOTOR COMPANY
RECEIVED
APR 30 2002
OFFICE OF THE
GENERAL COUNSEL

CLAIMS DEPT:

Our insured has submitted a claim under his Automobile Policy. The loss was caused when our insured was parked next to a new 2001 Sporttrac that suddenly and spontaneously burst into flames and car also burned in the process. Hartford who insured the Sporttrac has denied liability and we are now pursuing you.

Our investigation reveals that you are responsible for this loss. We have reimbursed our insured for damages sustained as a result of this loss and are entitled to be reimbursed for payments we have made; therefore, we are making a claim directly against you.

If you have liability insurance, please note your insurance company's name, agent's name, their addresses, and your policy number on the attached form and return it to us. We will then deal directly with your carrier.

Our claim payments are documented below:

Collision Amount Paid	\$	13,824.81
Insured's Deductible	\$	250.00
Rental/Loss of Use	\$	240.00
prepaid charges	\$	190.00
Subtotal	\$	14,504.81
Less Net Salvage	\$	-1,152.00
Total Subrogation Demand	\$	13,352.81

Please forward your certified check or money order for the total amount payable to USAA as subrogee of our policyholder with the attached Payment Remittance form and show the reference number

above on your check.

If you wish to discuss this matter, please contact me.

Sincerely,

Judy Antinori

Judy Antinori
Claims Subrogation Specialist
Southeast Regional Office
Phone: 1-800-531-8222 Ext. 44517
Fax Phone: 813-615-5751

Encl: BR Env, Support Docs

122491
INCIDENT NO.
20 0154587

CITY OF ORLANDO FIRE DEPARTMENT
FIELD INCIDENT REPORT
ALARM CODE: F

20 0154587
FIRE DEPT. I.D.
0701

Original fire

FD JURISDICTION:0701 EXP-NO:06 DY OF WK:7 DIST:3 SHIFT:C CO.INSPECTION:06

CORRECT ADDRESS:COLONIAL/HUMPHRIES ZIP CODE:
REPORTED ADDRESS:4644 E COLONIAL CENSUS TRACT:13100

OCCUPANTS NAME: [REDACTED] S&R: DOB:
BUSINESS/BLDG NAME:MARS MUSIC APT: TELEPHONE:

OWNERS NAME: [REDACTED] S&R: DOB:
ADDRESS:520 CAVALIER,DELTONA PHONE:

TYPE OF SITUATION FOUND: 13 1130VEHICLE FIRE

TYPE OF ACTION TAKEN:1 2100EXTINGUISHMENT MUTUAL AID:NONE
NUMBER OF EACH USED AT THE SCENE
PERSONNEL: 0 ENGINES: 0 AERIALS: 0 OTHER VEHICLES: 0

FIRST DUE RESPONDED FROM:MAGUIRE/COLONIAL
KNOX BOX USED:

METHOD OF EXTINGUISHMENT:0 METHOD UNDETERMINED

CASUALTIES	KILLED	INJURED	RESCUED	CONSC:00	UNCONSC:00
FIRE SERVICE	00	00			
CIVILIANS	00	00			

TYPE OF COMPLEX:58 SHOPPING COMPLEX
FIXED PROPERTY USE:
965 ROAD PARKING PROPERTY

MOBILE PROPERTY USE:11 PASSENGER ROAD TRANSPORT VEHICLES
YEAR:01 MAKE:FORD MODEL:SPORT TRACK
LICENSE NO: [REDACTED] SERIAL NO/VIN:

INVESTIGATORS SECTION REQUESTED: NO

CASE OPEN: CASE CLOSED:122201 INVESTIGATORS NAME:
INVESTIGATING AGENCY:OFD NUMBER:

AREA OF ORIGIN:83 ENGINE/RUNNING GEAR
LEVEL OF ORGIN:1 GRADE, GROUND LEVEL
TERMINATION STAGE:3 FIRE TERMINATED IN OR AFTER THE FLAME STAGE

EQUIPMENT INVOLVED:41 FIXED WIRING
YEAR MAKE MODEL SERIAL NO. VOLTAGE

FORM OF HEAT IGNITION: 23 SHORT CIRCUIT, ARC-WORN INSULATION
TYPE OF MATERIAL IGNITED: 51 RUBBER
FORM OF MATERIAL IGNITED: 61 ELECTRIC WIRE
IGNITION FACTOR: 54 SHORT CIRCUIT, GROUND FAULT

STRUCTURE FIRE INFORMATION

CONET TYPE:
EXTENT OF DAMAGE
FLAME:
SMOKE:

DETECTOR PERFORMANCE:
FACTOR IN ALERT:
SPRINKLER PERFORMANCE:
CONTROLLED FIRE:

FACTOR IN SAVING LIFE:
EXTINGUISHED FIRE: NUMBER OF HEADS OPERATED:

EQUIPMENT USED:
HAND LINES-- BOOSTER: 1-3/4": 3":
SUPPLY : 3": 4": MASTER STREAM-GROUND: AERIAL:

PUMPERS PUMPED: GPM TO CONTROL:
TOT WATER USED:400

LADDERS-ATTIC: AFRM: ROOF: AERIAL: 24: 25-30: 35: 36-50:

PWR SAW-K12: CHAIN: OTHER:

EXTRICATION-AMKUS: PORTA PWR: OTHER:
EJECTOR: AIR BOTTLES:

EXTINGUISHING AGENT USED:NO
AGENT USED-AFFF: GAL ALCOHOL FOAM: GAL PROTEIN FOAM: GAL OTHER: GAL
HI-EXP FOAM: GAL WETTING: GAL DRY CHEM: LBS SPEC POWDER: LBS
OTHER AGENT:

INSURANCE INFORMATION

PROPERTY LOSS OCCURRED:YES CLAIM FILED:
BUILDING OR MOBILE LOSS:MOBILE
AGENT:HARTFORD PHONE: COMPANY:HARTFORD
ADDRESS: CITY: ST:
POLICY NO:21UECUT3343 INS.VALUE: ACTUAL VALUE:18000
AMOUNT PAID:

-----CONTENTS-----
AGENT: PHONE: COMPANY:
ADDRESS: CITY: ST:
POLICY NO: INS.VALUE: ACTUAL VALUE:
AMOUNT PAID:

UNINSURED BLDG LOSS: UNINSURED LOSS-CONTENTS:
UNINSURED LOSS-MOBILE:8000 TOTAL DOLLAR LOSS:8000

144411
INCIDENT NO.
20 0154587

CITY OF ORLANDO FIRE DEPARTMENT
FIELD INCIDENT REPORT REMARKS
ALARM CODE: F

20 0154587
FIRE DEPT. I.D.
0701

COMMENTS	UNIT	RCV	DISP	ARRV	AVAIL	O.I.C.	STATUS
1ST DUE	E 06	1342	1343	1347	1419	010 DF NEAL	

AN FIRE STARTED UNDER THE HOOD WHEN THE ENGINE WAS TURNED OFF. THE OCCUPANT WAS INSIDE A BUSINESS WHEN HE WAS NOTIFIED OVER THE P.A. OF THE FIRE. HE STATED THAT WORK WAS DONE ON THE VEHICLE LAST WEEK. THE FIRE APPEARED TO HAVE STARTED IN THE AREA OF THE ALTERNATOR, BUT WE WE UNABLE TO DEFINETELY DETERMINE THIS DUE TO EXTENSIVE FIRE DAMAGE TO THE ENGINE COMPARTMENT. THE FIRE TRAVELED THROUGH THE A/C SYSTEM PAST THE FIREWALL AND INTO THE PASSENGER COMPARTMENT, DESTROYING THE PASSENGER COMPARTMENT. E-6 EXTINGUISHED THE FIRE WITH A 1 3/4" LINE./JRC

SEE REPORT #54588 FOR EXPOSURE #1.

SEE REPORT #54597 FOR EXPOSURE #2.

DF NEAL
REPORTED BY

DF NEAL
INCIDENT COMMANDER

Entries contained in this report are intended for the sole use of the Fire Dept. Estimations and evaluations made herein represent "most likely" and "most probable" cause and effect. Any representation as to the validity or accuracy of reported conditions outside the Fire Dept. is neither intended or implied.

Reviewed by:
DATE PRINTED:020411

122201. CITY OF ORLANDO FIRE DEPARTMENT 20 0154588
INCIDENT NO. FIELD INCIDENT REPORT FIRE DEPT. I.D.
20 0154588 ALARM CODE: F *Exposure fire* 0701

FD JURISDICTION:0701 EXP-NO:01 BY OF WK:7 DIST:1 SHIFT:C CO. INSP. DIST:01

CORRECT ADDRESS:COLONIAL/HUMPHRIES ZIP CODE:
REPORTED ADDRESS:4644 E COLONIAL CENSUS TRACT:10200

OCCUPANTS NAME: [REDACTED] S&R: DOB:
BUSINESS/BLDG NAME:MARS MUSIC APT: TELEPHONE:

OWNERS NAME: [REDACTED] S&R: DOB:
ADDRESS: [REDACTED] PHONE:

TYPE OF SITUATION FOUND: 13 1130VEHICLE FIRE

TYPE OF ACTION TAKEN:1 2100EXTINGUISHMENT MUTUAL AID:NONE
NUMBER OF EACH USED AT THE SCENE
PERSONNEL: 0 ENGINES: 0 AERIALS: 0 OTHER VEHICLES: 0

FIRST DUE RESPONDED FROM:4644 E COLONIAL
KNOX BOX USED:

METHOD OF EXTINGUISHMENT:0 METHOD UNDETERMINED

CASUALTIES: KILLED INJURED RESCUED CONSC:00 UNCONSC:00
FIRE SERVICE 00 00
CIVILIANS: 00 00

TYPE OF COMPLEX:58 SHOPPING COMPLEX
FIXED PROPERTY USE:
965 ROAD PARKING PROPERTY

MOBILE PROPERTY USE:11 PASSENGER ROAD TRANSPORT VEHICLES
YEAR:99 MAKE:HONDA MODEL:CIVIC
LICENSE NO: [REDACTED] SERIAL NO/VIN:

INVESTIGATORS SECTION REQUESTED: NO

CASE OPEN: CASE CLOSED:122201 INVESTIGATORS NAME:
INVESTIGATING AGENCY:OPD NUMBER:
AREA OF ORIGIN:81 PASSENGER AREA/TRANSPORTATION
LEVEL OF ORGIN:1 GRADE, GROUND LEVEL
TERMINATION STAGE:3 FIRE TERMINATED IN OR AFTER THE FLAME STAGE

EQUIPMENT INVOLVED:92 SEPARATE DETACHED EXPOSURE
YEAR MAKE MODEL SERIAL NO. VOLTAGE

FORM OF HEAT IGNITION: 81 HEAT-DIRECT FLAME CONVECTION
TYPE OF MATERIAL IGNITED: 40 PLASTIC
FORM OF MATERIAL IGNITED: 21 UPHOLSTERED FURNITURE
IGNITION FACTOR: 65 PROPERTY TO CLOSE, (EXPOSURE FIRE)
PAGE 1 OF 3

STRUCTURE FIRE INFORMATION

CONST. TYPE:
EXTENT OF DAMAGE
FLAME:
SMOKE:

DETECTOR PERFORMANCE:
FACTOR IN ALERT: FACTOR IN SAVING LIFE:
SPRINKLER PERFORMANCE:
CONTROLLED FIRE: EXTINGUISHED FIRE: NUMBER OF HEADS OPERATED:

EQUIPMENT USED:NONE
HAND LINES-- BOOSTER: 1-3/4": 3":
SUPPLY : 3": 4": MASTER STREAM-GROUND: AERIAL:

PUMPERS PUMPED: GPM TO CONTROL:
TOT WATER USED:

LADDERS-ATTIC: AFRM: ROOF: AERIAL: 24: 25-30: 35: 36-50:

PWR SAW-K12: CHAIN: OTHER:

EXTRICATION-AMKUS: PORTA PWR: OTHER:
EJECTOR: AIR BOTTLES:

EXTINGUISHING AGENT USED:NO
AGENT USED-AFFF: GAL ALCOHOL FOAM: GAL PROTEIN FOAM: GAL OTHER: GAL
HI-EXP FOAM: GAL WETTING: GAL DRY CHEM: LBS SPEC POWDER: LBS
OTHER AGENT:

INSURANCE INFORMATION

PROPERTY LOSS OCCURRED:YES CLAIM FILED:
BUILDING OR MOBILE LOSS:MOBILE
AGENT:USAA PHONE: COMPANY:USAA
ADDRESS: CITY: ST:
POLICY NO: INS.VALUE: ACTUAL VALUE:9600
AMOUNT PAID:

CONTENTS
AGENT: PHONE: COMPANY:
ADDRESS: CITY: ST:
POLICY NO: INS.VALUE: ACTUAL VALUE:
AMOUNT PAID:
UNINSURED BLDG LOSS: UNINSURED LOSS-CONTENTS:
UNINSURED LOSS-MOBILE:2000 TOTAL DOLLAR LOSS:2000

122291
INCIDENT NO.
20 0154588

CITY OF ORLANDO FIRE DEPARTMENT
FIELD INCIDENT REPORT REMARKS
ALARM CODE: F

20 0154588
FIRE DEPT, I.D.
0701

COMMENTS	UNIT	RCV	DISP	ARRV	AVAIL	O.I.C.	STATUS
1ST DUE	E 06	1352	1347	1347	1419	001 DF NEAL	

—THIS CAR WAS PARKED NEXT TO THE ORIGINAL CAR FIRE. THE ORIGINAL FIRE TRAVELLED INTO THE PASSENGER COMPARTMENT OF THIS CAR. THE PASSENGER COMPARTMENT SUSTAINED FIRE, SMOKE AND WATER DAMAGE. E-6 EXTINGUISHED THIS FIRE AT THE SAME TIME WE EXTINGUISHED THE ORIGINAL FIRE./JRC

SEE REPORT #54587 FOR ORIGINAL FIRE.

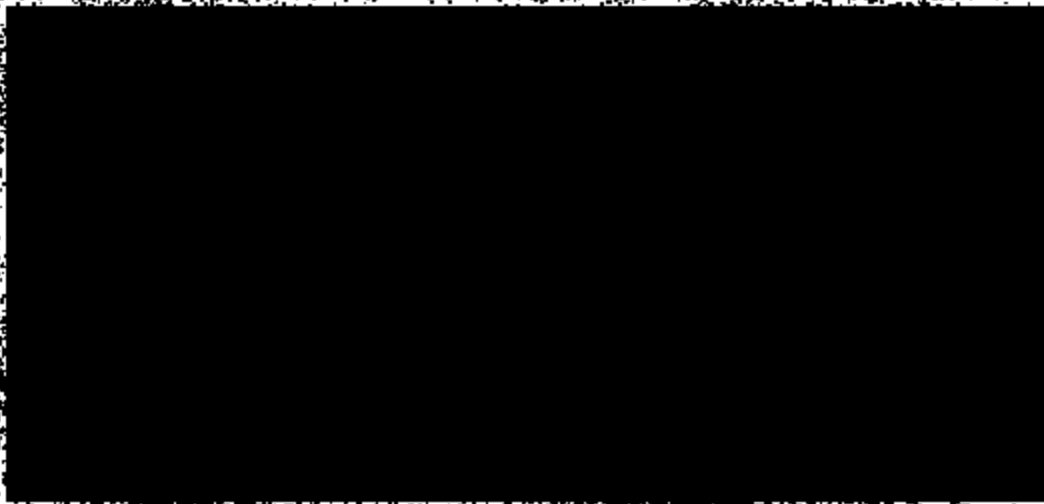
SEE REPORT #54597 FOR EXPOSURE #2.

DF NEAL
REPORTED BY

DF NEAL
INCIDENT COMMANDER

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Reviewed by:
DATE PRINTED:020411





SAFECO PROPERTY & CASUALTY INSURANCE COMPANIES

Chicago Region Office
2800 W Higgins Rd Suite 1100
Hoffman Estates, IL 60195-5205

Phone: (800) 332-3226
Fax: (800) 831-4415

January 13, 2003

FORD MOTOR COMPANY
CONSUMER AFFAIRS
P O BOX 6248 MD-3NE-B
DEERBORNE MI 48218

FORD MOTOR COMPANY
RECEIVED
JAN 21 2003
IN PLACE UP THE
GENERAL COUNSEL

2003 JAN 17 10 54 47 AM

CUSTOMER
RELATIONSHIP
CENTER

Our Insured: [REDACTED]
Policy Number: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 1/9/03

To Whom It May Concern,

Our insured has reported a fire loss to his detached garage. Our investigation to date indicates the cause to be electrical in nature originating on his 1998 Ford Explorer VIN # 1FMZU35P6WZ [REDACTED]. The vehicle is located at our insured's residence as has not been removed from it's original location at the time of this loss. The garage has been boarded up and secured. In order to proceed with further cause and origin, investigation the vehicle will need to be moved, ex-rayed and possible destructive testing completed. We would like to provide a representative from your company the opportunity to be present during this testing.

We would like to proceed with the investigation as soon as possible so the evidence may be moved to a more secure facility. This will also allow our insured to proceed with repairs to the structure. Please contact either myself or Steve Hoyle of Hoyle and Associates at 630-768-3311 to arrange this.

Please be advised SAFECO has subrogation rights of recovery on any monies paid under policy [REDACTED]. We are still investigating and evaluating the damage to the detached garage. Once this is complete and payment has been issued our demand and supporting documentation will be forwarded to your office.

The Ford Explorer and a 1994 Acura Legend were damaged as a result of this loss and are also insured with SAFECO insurance. You will be receiving notice under a separate mailing regarding subrogation rights and damages under the appropriate auto claims.

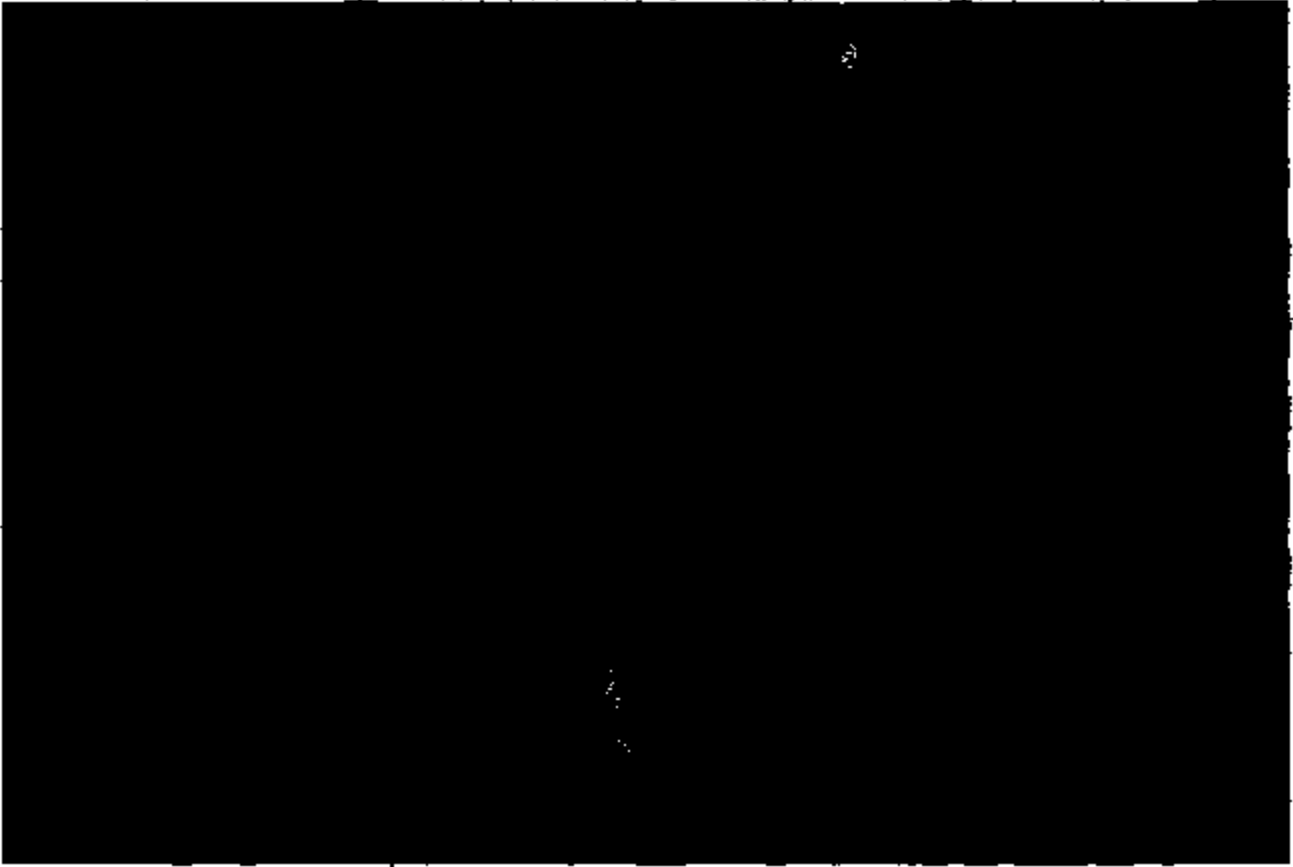
Please contact me if you have any questions.

Sincerely,

Rochelle Cummings-Schaefer
SAFECO Property Unit
SAFECO Insurance Company of Illinois
PHONE 847-765-5345
FAX 800-831-4415

1/9/03
198 Explorer
VIN

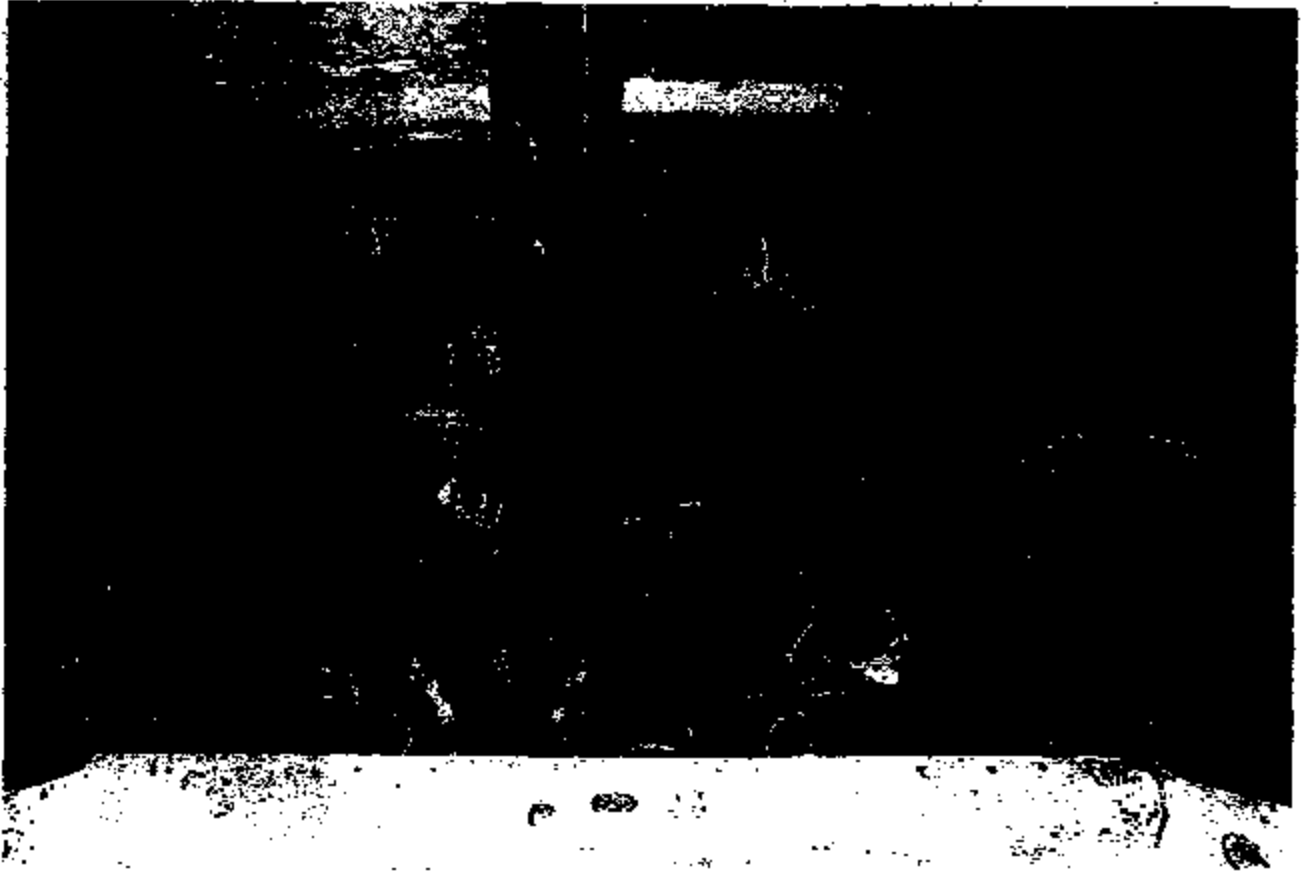
OFFICE OF THE
GENERAL COUNSEL
LITIGATION
PRACTICE GROUP
JAN 21 10 22 51 AM



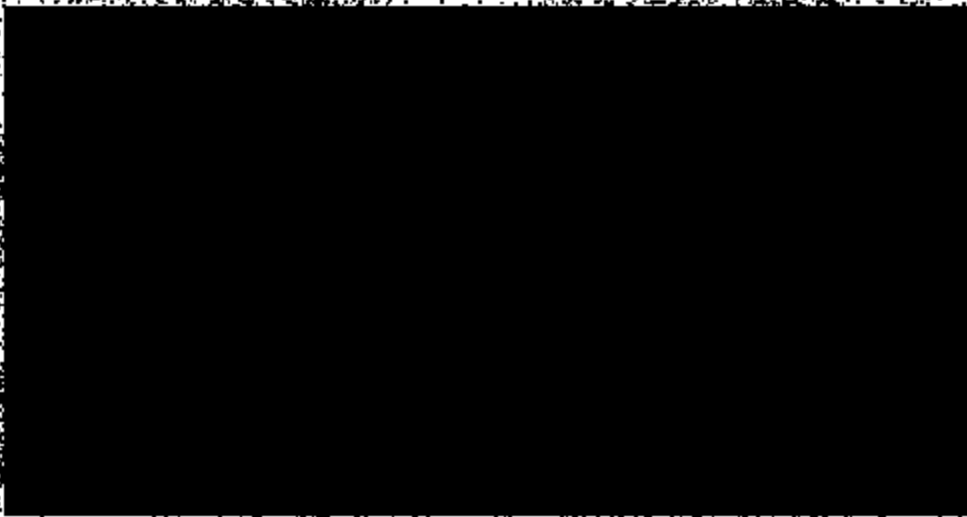
ENDS-000-LC1-4034



ERG5-685-LC1-4935



ER05-085-LC1-4835





FARMERS

9954
11/16/00
m/60

Austin Subrogation Cos
100 Farmers Circle
P.O. Box 148293
Austin, Texas 78714-9293
Telephone: (512) 338-6777
FAX: (512) 238-7060

March 19, 2002

Allen Robinson
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Blvd.
Dearborn, MI 48126-2568

RE: Our Insured: [REDACTED]
Loss Date: 12/16/2000
Claim Number: [REDACTED]
Claim Amount: \$ 23,148.94
VIN: 1FMZU62X9Y [REDACTED]
Vehicle: 2000 Ford Explorer

Dear Mr. Robinson:

I previously advised your office that on December 6, 2000 our insured's vehicle caught on fire and was rendered a total loss. Please find the supporting documents and proof of payment. Our insured had driven home on the date of the incident and had turned off the vehicle and went in the house, approximately 10-15 minutes later our insured's vehicle was on fire. A neighbor of our insured reported the fire to the McAllen Fire Department. I have enclosed a copy of the report for your convenience. The fire originated from under the hood. Our insured attempted to put out the fire, but was unsuccessful. Our insured's vehicle was towed to Yoder Motor [Ford Dealership] now known as Hacienda Ford where the vehicle was inspected. The Ford Dealership had previously done repairs on the vehicle in November 2000.

As you maybe aware Ford previously offered to replace our insured's vehicle, but because of Ford's delay our insured already purchased a replacement vehicle. The vehicle is currently located at Insurance Auto Auction, 4701 Agnes, Corpus Christi, Texas.

Our name should appear on the check payable to our insured as subrogee in settlement of his damages. Your prompt payment will be appreciated. If you have any questions, please do not hesitate to contact me.

Sincerely
TEXAS FARMERS INSURANCE COMPANY


Scott Sheffield
Subrogation Claims Representative

INCIDENT REPORT

NFIRS 1

FILL IN THIS REPORT
IN YOUR OWN WORDS

NCALLER

FIRE DEPARTMENT

DELETE
 CHANGE

A	RFD NO KIN151015	ACCIDENT NO 2007111100	EXP NO 00	MO 11	DAY 16	YEAR 2007	DAY OF WEEK SATURDAY	ALARM TIME 17:12	ARRIVAL TIME 17:25	TIME OF SERVICE 11:31
B	TYPE OF SITUATION FOUND Vehicle Fire					TYPE OF ACTION TAKEN 113 Extinguishment				
C	RFD PROPERTY USE RESIDENTIAL					CAUTION FACTOR Mechanical Failure				
D	OCCUPANT NAME LAST, FIRST, MI GANDARA BABIL									
E	OWNER NAME LAST, FIRST, MI Same					ADDRESS Same				
F	METHOD OF ALARM FROM PUBLIC TELEPHONE					DISTRICT 19013				
G	NUMBER FIRE SERVICE PERSONS RESPONDED 1004					NUMBER OTHER VEHICLES RESPONDED 1000				

CHECKED BY (PRINT NAME)

NUMBER OF VEHICLES IN GARAGE

NUMBER OF VEHICLES FIRE SERVICE 10109 OTHER 000	NUMBER OF FATALITIES FIRE SERVICE 1000 OTHER 0100
--	--

COMPLEX NO COMPLEX	178	VEHICLE PROPERTY TYPE AUTOMOBILE	111
AREA OF FIRE ORIGIN ENGINE COMPARTMENT		EQUIPMENT INVOLVED IN ORIGIN VEHICLE	
FORM OF HEAT OF ORIGIN UNDETERMINED	100	TYPE OF MATERIAL, QUANTITY MULTIPLE	197
METHOD OF EXTINGUISHMENT PRECONNECTED	15	LEVEL OF FIRE ORIGIN 3 ft above grade	11

NUMBER OF VEHICLES INVOLVED IN ORIGIN

NUMBER OF STORES	CONSTRUCTION TYPE
CONTENT OF FLAME DAMAGE	EXTENT OF SMOKE DAMAGE
DETECTOR PERFORMANCE	SPRINKLER PERFORMANCE
IF SMOKE SPREAD BEYOND ROOM OF ORIGIN	TYPE OF MATERIAL, GENERATING MOST SMOKE
	AVENUE OF SMOKE TRAVEL
	TYPE OF MATERIAL, GENERATING MOST SMOKE

CONSTRUCTION OF ATTACHED FIRE

# VEHICLES PROPERTY	YEAR	MAKE	MODEL	SERIAL NO.	LICENSE NO. / TAGS
AUTOMOBILE	2000	FORD	EXPLORER	1A-2411892	G25 VCR
# EQUIPMENT INVOLVED IN ORIGIN	YEAR	MAKE	MODEL	SERIAL NO.	

CHECK IF COMMENTS ON REVERSE SIDE

Employee #

1265

OFFICER IN CHARGE (NAME, POSITION, ASSIGNMENT) Lt/E-3	DATE 12-16-07
MEMBER MAKING REPORT (IF DIFFERENT FROM ABOVE)	

Type of Incident Still (2)	Location Received N. 1st & Vine	Dispatcher I.D. 6950
Auto Investigated Incident I.D.# 1265	First Unit on Scene ENGINE #3	Structure Characteristics NVA
Weather: Temp. 72 F wind North 17 MPH Humidity 53%	Insured By: FARMERS GROUP INS.	Gallons Used: 50 gals Light Water Used: <input checked="" type="checkbox"/>
Total Alarm Hours (All Units) Hours 2 Minutes 12	10-07 (1st Unit) 12.56	Control Time 1301
	10-08 (Last Unit) 1322	10-14 (Last Unit) 1328

Remarks, Equipment, Personnel Changes:

Engine compartment was on fire, when Fire Dept. Engine #3 arrived. The owner had already used a portable extinguisher and garden hose to try and extinguish fire. We used 100 ft of 1 3/4" hose, plus prying tools to open hood and extinguish had the fire. Unable to determine as to what exactly started the fire in the engine compartment.

I
U 25.000
L 15.000
S 10.000
1/2

(2)

SFCRALMA

Action Detail

12/18/00 14:55:35

VIN: 1FMZU62X9Y2 Year: 2000 Model: EXPLORER
 Owner Status: [REDACTED] WSD: 11/16/00
 Name: [REDACTED] Em Ph: [REDACTED]
 Trmt: [REDACTED] Case: 1374293530 Day Ph: [REDACTED]
 Symptom Desc: ENGINE GENERAL CONCERN MECH FAILURE
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HACIENDA FORD
 Issue Type: 07 LEGAL Issue Status: O OPEN
 Comm Type: PH PHONE Odometer Reading: 1 MI
 Analyst: JDSOUZA JENNIFER D'SOUZA Document Number:
 Action Date: 12/18/00 Action Date: Action Time: 10:23:41 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 Comments: CUSTOMER SAYS: THE VEHICLE CAUGHT FIRE ON SATURDAY - 12/16 /2000 CUST WAS IN HIS HOME AT THE TIME - HAD JUST DRIVEN APPROXIMATELY 4 MILES WHEN LESS THAN 30 MINUTES LATER THE VE HICLE CAUGHT FIRE THE FIRE ORIGINATED IN THE ENGINE T HE FIRE IS AT HACIENDA FORD A FIRE REPORT WAS FILED BY T HE FIRE DEPARTMENT - PENDING NOT CURRENTLY AVAILABLE FIR

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

LPREL22



*total pulled in driveway later track
 15 minutes was on fire*

*Kathy Taylor
 his administrator*

*drove from work to home approx. 2 miles
 Neighbor said 20-30 minutes later
 fire knocked on door
 vehicle was on fire dept. had been called*

SFCHADWA *

Action Detail

12/18/00 14:56:41

==>

VIN: 1FMZU62X9YZ [REDACTED] Year: 2000 Model: EXPLORER

Owner Status: [REDACTED] WSD: 12/16/99

Name: [REDACTED] Ht Ph: [REDACTED]

Trmt: [REDACTED] Day Ph: [REDACTED]

Symptom Desc: ENGINE GENERAL CONCERN MECH FAILURE

Reason Desc: LEGAL - FIRE CLAIM

Dealer: HACIENDA FORD

Issue Type: 07 LEGAL Issue Status: 0 OPEN

Comm Type: PH PHONE Odometer Reading: 1 MI.

Analyst: JDSCUZA JENNIFER D'SOUZA Document Number:

Action Date: 12/18/00 Action Data: Action Time: 10:23:41 EST

Origin Desc: US CONCERN CASE BASE

Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS

Comments: RE FIRE DEPARTMENT - FINDING NOT CURRENTLY AVAILABLE FIR

E REPORT # 2111 - THE REPORT WAS FILED AT MCALLEN CITY - HID

ALCO COUNTY NO CLAIM HAS BEEN FILED AS YET - CUST STATED

THAT THEY DO NOT WANT TO INVOLVE THEIR INSURANCE COMPANY IN

THIS - ALLEGING FORD'S RESPONSIBILITY - DOES NOT THINK

THE VEHICLE IS REPAIRABLE - THE ENGINE IS DESTROYED ALLE

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData

F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

MORE COMMENTS AVAILABLE

L9REL22

SFCHADMA

Action Detail

12/18/00 14:56:43

==>

VIN: IFM2U62X9Y2 Year: 2000 Model: EXPLORER
Owner Status: WSD: 11/15/99
Name: Hm Ph: [REDACTED]
Trmt: Case: 137429353C Day Ph: [REDACTED]
Symptom Desc: ENGINE GENERAL CONCERN MECH FAILURE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HACIENDA FORD
Issue Type: 07 LEGAL Issue Status: 0 OPEN
Comm Type: PH PHONE Odometer Reading: 1 MI
Analyst: JDSOUZA JENNIFER D'SOUZA Document Number:
Action Date: 12/18/00 Action Data: Action Time: 10:23:41 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
Comments: THE VEHICLE IS REPAIRABLE - THE ENGINE IS DESTROYED ALLE
GING PRODUCT DEFECT - THEY DO NOT WANT THE VEHICLE REPAIRED
AND RETURNED - THEY DO NOT WANT THE PRODUCT PER CUSTO
MER, DEALER SAYS: NONE CAC ADVISED: - THIS INFORMATION H
AS BEEN FORWARDED TO THE CONSUMER AFFAIRS DEPARTMENT FOR REV
IEW - A REPRESENTATIVE FROM CONSUMER AFFAIRS WILL FOLLOW UP
F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

LPREL22

SPCHADMA

Action Detail

12/18/00 14:56:45

=>

VIN: 1FMZU62I9Y Year: 2000 Model: EXPLORER
 Owner Status: WSD: 11/16/99
 Name: Hn Ph:
 Trnt: Case: 1374293530 Day Ph:
 Symptom Desc: ENGINE GENERAL CONCERN MECH FAILURE
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HACIENDA FORD
 Issue Type: 07 LEGAL Issue Status: O OPEN
 Com Type: FH PHONE Odometer Reading: 1 MI
 Analyst: JDSOUZA JENNIFER D'SOUZA Document Number:
 Action Date: 12/18/00 Action Data: Action Time: 10:23:41 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 Comments: IEW - A REPRESENTATIVE FROM CONSUMER AFFAIRS WILL FOLLOW UP
 ON YOUR CLAIM - NO TIME FRAME AVAILABLE - PLEASE MAKE SUR
 E YOU NOTIFY YOUR INSURANCE CARRIER AND REPORT THE INCIDENT
 - NOTE TO CSR: IF CUSTOMER IS WORKING WITH A NON-FORD DEAL
 ERSHIP, PLEASE ASSIGN THE NEAREST FORD DEALERSHIP TO THE CON
 TACT INFERENCE CASE ID: 26

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

LFREL22

SPCHADMA

Action Detail

12/18/00 14:56:47

==>

VIN: 1FMZU62K5V2 Year: 2000 Model: EXPLORER
Owner Status: NSD: 11/16/99
Name: Em Ph:
Text: Case: 1374293530 Day Ph:
Symptom Desc: ENGINE GENERAL CONCERN MECH FAILURE
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HACIENDA FORD
Issue Type: 07 LEGAL Issue Status: 0 OPEN
Comm Type: PH PHONE Odometer Reading: 1 MI
Analyst: JESOUZA JENNIFER D'SOUZA Document Number:
Action Date: 12/18/00 Action Data: Action Time: 10:23:41 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
Comments: TEW- A REPRESENTATIVE FROM CONSUMER AFFAIRS WILL FOLLOW UP
ON YOUR CLAIM- NO TIME FRAME AVAILABLE- PLEASE MAKE SURE
YOU NOTIFY YOUR INSURANCE CARRIER AND REPORT THE INCIDENT
- NOTE TO CSR: IF CUSTOMER IS WORKING WITH A NON-FORD DEALERSHIP,
PLEASE ASSIGN THE NEAREST FORD DEALERSHIP TO THE CONTACT
INFERENCE CASE ID: 26

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

LPREL22

SFCHDPMA

Dealer Information

12/18/30 14:57:03

DEALER: F52104 HACIENDA FORD
 Address: 502 SCOTH CLOSER
 City: EDINBURG
 State/Prov: TX ZIP/Postal: 78539
 Country: USA Trained: Y
 Dlr Phone: 956 383 6235
 Svc Phone: 800 444 1815
 Svc Hours: 8 AM - 6 PM M - F

PSA Code: 04446
 Sales Region: 52 DALLAS
 Sales Zone: X
 FCSD Region: 10 SDR
 Market: N3
 Market Area: M

Directions:

A

C POSITION	Employee Name
------------	---------------

CUST RELATIONS MGR	VILLARREAL, BLANCA
DEALER/PARTNER	YODER, WILLIAM I
FINANCE & INSUR MANAGER	GARZA, MAURICIO
SALES MANAGER	TORRES, LEOPOLDO

F1-Help F2-IssueList F7-Prev F8-Next
 NO MORE RECORDS AVAILABLE

F11-Menu F12-Return

LPREL22

*McAllen Fire Dept: # 687-1111 -
 OFF# 972-7500*

SFCHREMA

Recall/ONP Information

12/18/00 14:58:28

==>

VIN: 1FMZU62X9YZ [REDACTED] Year: 2000 Model: EXPLORER
WSD: 11/16/99 Build Date: 09/23/99

A	-----Campaign-----				Status	Dealer
C	Number	Type	Description	Status	Date	Code
-	00L09	L	AIR PRESSURE	RELEASED FOR MAILING	11/03/00	152104

F1=Help F7=Prev F8=Next F11=Menu F12=Return
NO MORE RECORDS AVAILABLE

LPREL221

PHOTO MOUNTING SHEET

PARTY CLAIM

POLICY NO.

RED:

CLAIMANT:



Picture #

FILM: Polaroid

Negative

Date Taken:

Time:

By:

LOCATION AND VIEW:



Picture #

FILM: Polaroid

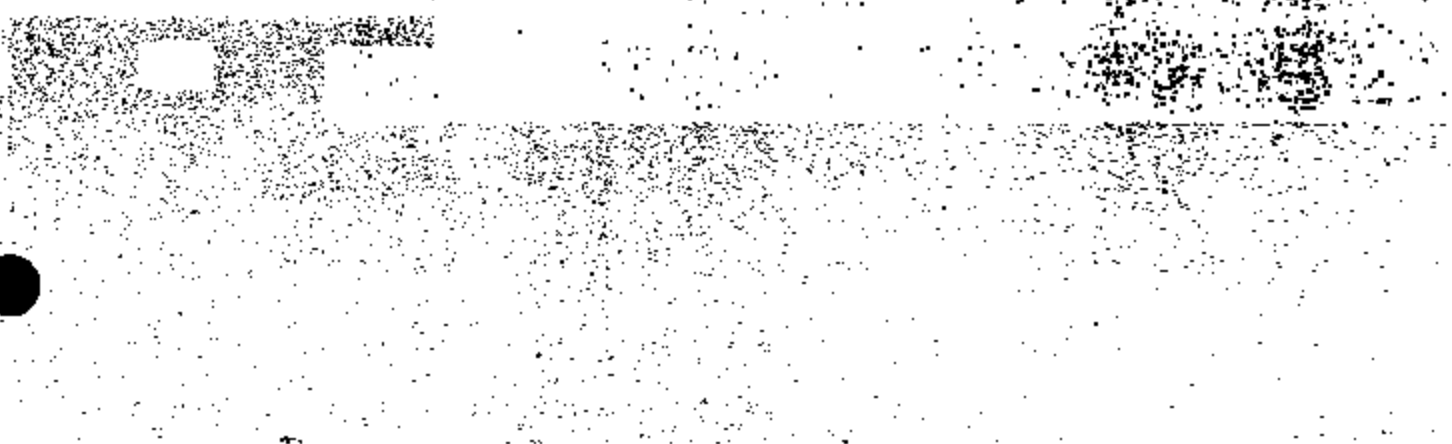
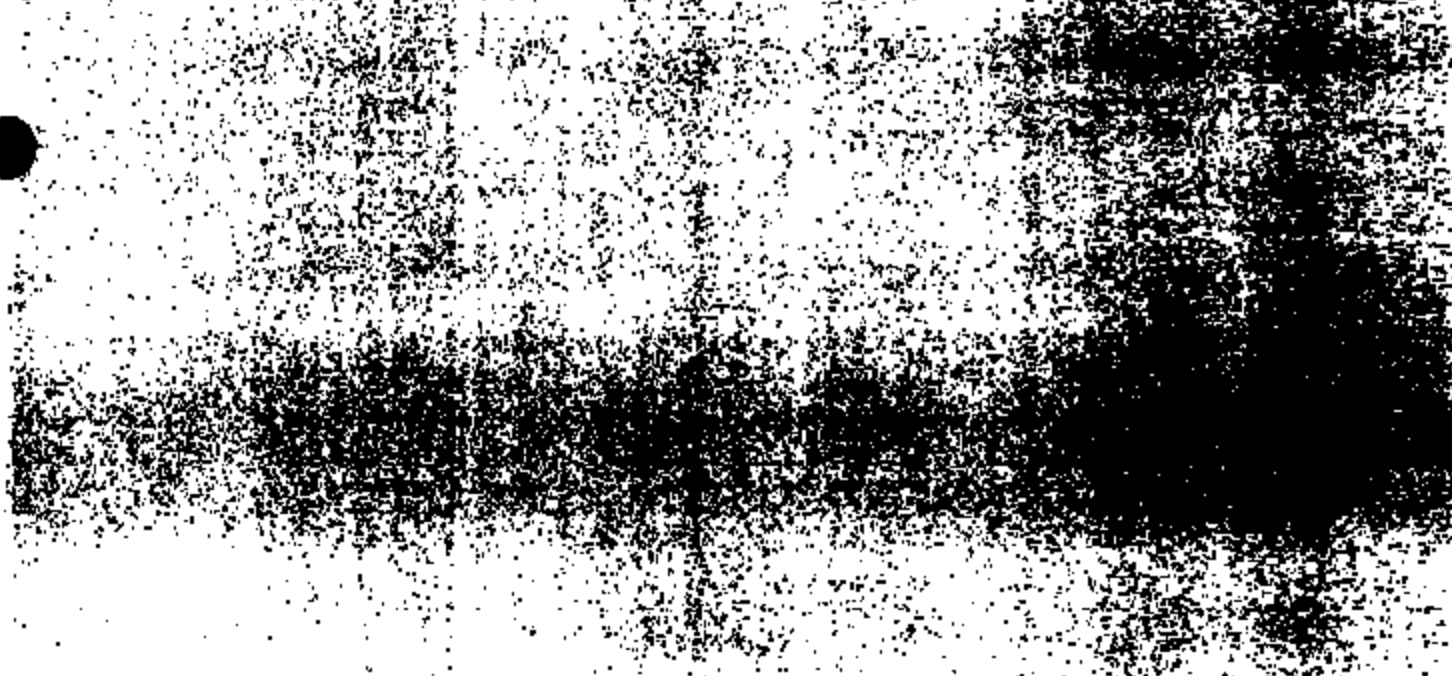
Negative

Date Taken:

Time:

By:

LOCATION AND VIEW:



FILED
At 10:20 o'clock A.M.
AUG 02 2000
MARC HAMLIN, DIST. CLERK
Brazos County, Texas
Deputy

CALISE NO. 51,601 CCLD

IN THE COUNTY COURT

AT LAW NUMBER _____

BRAZOS COUNTY, TEXAS

VS.

FORD MOTOR COMPANY

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, [REDACTED] hereinafter referred to as Plaintiff, complaining of FORD MOTOR COMPANY, hereinafter referred to as Defendant, and for cause of action would show to the Court and jury:

I.
Plaintiff, [REDACTED] is an individual residing in Harris County, Texas. Defendant, FORD MOTOR COMPANY, is a corporation doing business in the State of Texas, and may be served with process by serving its registered agent, CT Corporation System, 350 North St. Paul Street, Dallas, Texas 75201.

II.
On or about April 8, 2000, Plaintiff's 1998 Ford Explorer Sport, V.I.N.# 1FMYU22X2W [REDACTED] was parked inside a garage at a residence in College Station, Brazos County, Texas, when smoke and flames erupted under the hood.

III.
Plaintiff brings this lawsuit to recover damages arising out of the above referenced incident. Due to the incident Plaintiff's vehicle was damaged in the amount of \$18,451.96.

IV.
Defendant by and through the sale of the product in question, expressly warranted to the public generally, and to the Plaintiff specifically, that the vehicle was fit for the purposes for which it was intended.

Plaintiff made use of the product as alleged herein, and relied on the express warranties. Contrary thereto, the 1998 Ford Explorer Sport was not fit for its intended use, rendering the product in question unreasonably dangerous.

Defendant's breach of warranties and the above mentioned defects rendered the product unreasonably dangerous and a proximate cause and a producing cause of the occurrence in question and the resulting damages suffered by Plaintiff. Further, Defendant's conduct was done knowingly.

V.

By reason of the above and foregoing, Plaintiff has been damaged in a sum within the jurisdictional limits of the Court.

IX.

Therefore, Plaintiff, [REDACTED] sues Defendant, FORD MOTOR COMPANY, for breach of express warranty for \$18,451.96, which is in excess of the minimum jurisdictional limits of the Court.

X.

All conditions precedent have been met.

XI.

By an instrument in writing, Plaintiff assigned to State Farm Mutual Automobile Insurance Company, a corporation authorized to do business in the State of Texas, that portion of this cause of action herewith asserted which does not exceed \$18,351.96. This assignment was in writing and took place before the filing of Plaintiff's petition. Under the terms of assignment of this cause of action, State Farm Mutual Automobile Insurance Company received the right to file suit in the name of the Plaintiff. State Farm Mutual Automobile Insurance Company has elected to prosecute this cause of action which was assigned to it in the name of Plaintiff, thus said insurance company is the real Plaintiff in this cause of action. This paragraph is not to be read to the jury, nor is the fact of this assignment to be known to the jury.

WHEREFORE, Plaintiff prays that Defendant be duly cited to appear and answer herein and that upon final trial of this cause, and Plaintiff recover:

1. Judgment against the Defendant for Plaintiff's damages as set forth above, in an amount within the jurisdictional limits of this Court;
2. Prejudgment interest on Plaintiff's damages as allowed by law;
3. Interest on said judgment at the legal rate from the date of judgment;
4. Costs of Court; and
5. Such other and further relief to which Plaintiff may be entitled.

Respectfully Submitted,



STEPHEN E. GARNER, P.C.

Stephen E. Garner

TBA #07877450

Suzanne K. Rose

TBA #00791043

Cory L. Chandler

TBA #24012410

7880 Woodway, Suite 465

Houston, Texas 77063

(713) 952-0122

(713) 952-1660 FAX

ATTORNEYS FOR PLAINTIFF

State Farm Insurance Companies



College Station Service Center
611 University Drive East
Drawer 02
College Station, TX 77841

April 19, 2000

Ford Motor Company
Parklane Towers West, Ste. 400
3 Parklane Boulevard
Dearborn, Michigan 48126-2568



RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: April 6, 2000
Vehicle: 1998 Ford Explorer Sport
VIN: 1FMYU22X2W [REDACTED]

Dear Ford Motor Company:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire in the engine compartment.

State Farm would like to give you an opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim.

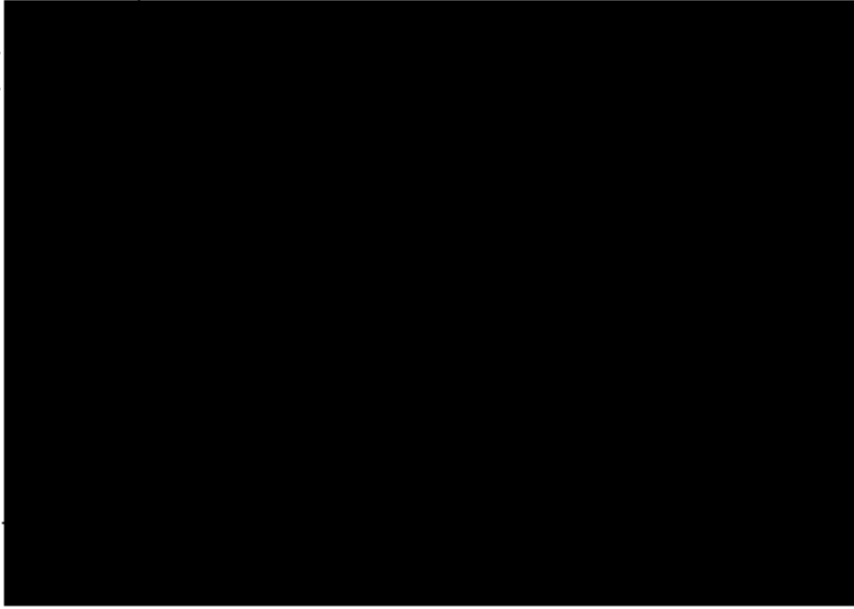
Please contact me at (409) 260-6133 to set up a time for your inspection.

Sincerely,

A handwritten signature in cursive script that reads 'Liz Broesche'.

Liz Broesche
Senior Claim Representative
State Farm Mutual Automobile Insurance Company
(979) 260-6133

LB/lar/031/0419025



State Farm Insurance Companies



December 2, 2002

FORD MOTOR CO.
PARKLANE TOWERS WEST
3 PARKLANE BLVD SUITE 400
DEARBORN MI 48126-2568



STATE FARM CLAIM OFFICE
701 NORTH MULLEN
P.O. BOX 2588
GLATHE, KANSAS 66052

Phone (913) 781-1600

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: November 19, 2002

Dear Quality Control:

This letter is in regard to a 1998 Ford Explorer, Eddie Bauer with VIN #1FMZU35P7W2 [REDACTED]. The identified vehicle is insured by State Farm Mutual Insurance Co. This vehicle caught on fire, shortly after the owner parked and exited the vehicle.

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 the number below to set up a time for your inspection. I would appreciate written notice acknowledging your receipt of this letter.

Sincerely,

Shelley E. Dillard
Claim Representative
(913) 791-1696

State Farm Mutual Automobile Insurance Company

- 11/19/02
- 198 Expl
- VIN

State Farm Insurance Companies



STATE FARM CLAIM OFFICE
701 NORTH MUR-LEN
P.O. BOX 2588
OLATHE, KANSAS 66062

Phone (913) 791-1800

January 11, 2003

SHAWN NORTON CLAIMS ANALYST
FORD MOTOR COMPANY
THREE PARKLANE BLVD SUITE 300
DEARBORN MI 48126 2568

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: November 19, 2002

Dear Mr. Norton:

This letter is in response to your correspondence on December 13, 2002. I have enclosed the requested documentation, which is available at this point. The vehicle was rendered a total loss from the fire and the insured was paid for the vehicle. The vehicle is being held at a storage facility, and is available for your examination. The defective part is being stored by the forensic examiner.

If you have any questions, I can be reached at the number below.

Sincerely,

Shelley E. Dillard
Claim Representative
(913) 791-1696

State Farm Mutual Automobile Insurance Company

- NO PHOTOS
- NO VEH

- Fire Rpt
- Exp Rpt.
- Lencxa, KB
- 62,000 (M)
(Allow. Bldg. 1/2003)

A		MM YY		YYYY		Delete		NFIRS -1	
JC205		KS		11		2002		4	
FD#		STATE		Incident Date		Station		Incident Number	
000		000		000		000		000	
								Change	
								No Activity	
B Location									
<input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Control Ticket (NFIRS Form 1) "Alternative Incident Specifications". Use only for Wildland Fires.									
<input checked="" type="checkbox"/> Street address									
<input type="checkbox"/> Intersection									
<input type="checkbox"/> In front of									
<input type="checkbox"/> Rear of									
<input type="checkbox"/> Adjacent to									
<input type="checkbox"/> Directions									
[Redacted] AVE									
[Redacted] Lane									
[Redacted] City									
[Redacted] STATE									
[Redacted] ZIP Code									
Cross street or directions, as applicable									
C Incident Type			E1 Date & Times				E2 Shift & Alarms		
131 Passenger vehicle fire			Month Day Year Hr Min Sec				Local Option		
Incident Type			ALARM always required				C 01 4		
D Aid Given or Received			Alarm * 12 19 2002 13:51:29				Shift or Alarm District Platform		
1 Mutual aid received			MAYBE required, unless unlocated or did not arrive				E3 Special Studies		
2 Automatic aid recvd.			Arrival * 11 19 2002 13:54:53				Local option		
3 Mutual aid given			CONTROLLED Optional, except for wildland fires				Special Study 104 Special Study Value		
4 Automatic aid given			Controlled						
5 Other aid given			LAST UNIT CLEARED, required except for wildland fires						
N None			Last Unit cleared 11 19 2002 14:40:01						
F Actions Taken			G1 Resources				G2 Estimated Dollar Losses & Values		
11 Extinguish			Check this box and skip this section if an apparatus or personnel were dispatched.				LOSSES: Required for all fires if known. Optional for non fires.		
Primary action taken (1)			Apparatus Personnel				Property \$ [Redacted] 008 000		
Additional Action Taken (2)			Suppression 0002 0004				Contents \$ [Redacted] 000 000		
Additional Action Taken (3)			Other				PRE-INCIDENT VALUE: Optional		
			Check box if resource costs include aid received reimbursement.				Property \$ [Redacted] 008 000		
							Contents \$ [Redacted] 000 000		
Completed Modules		H1 Casualties		H2 Hazardous Materials Release				I Mixed Use Property	
<input checked="" type="checkbox"/> Fire-2		Deaths Injuries		None				00 Not Mixed	
<input type="checkbox"/> Structure-3		file		1 Natural Gas: also look for overpressure or ductile rupture				10 Assembly use	
<input type="checkbox"/> Civil Fire Cas.-4		Service		2 Propane gas: also look for ductile rupture				20 Education use	
<input type="checkbox"/> Fire Serv. Cas.-5		Civilian		3 Gasoline: regularly they look on portable containers				30 Medical use	
<input type="checkbox"/> EMS-6		Required for Confined Fire:		4 Acetylene: look for liquid phase or portable containers				40 Residential use	
<input type="checkbox"/> HazMat-7		1 Detector started operate		5 Diesel Fuel/Coal Oil: look for ductile rupture				50 Row of stores	
<input type="checkbox"/> Wildland Fire-8		2 Detector did not start		6 Household solvents: gas/diesel spill, always only				53 Enclosed mall	
<input checked="" type="checkbox"/> Apparatus-9		0 Unknown		7 Motor oil: look for ductile rupture				58 Bus & Residential	
<input checked="" type="checkbox"/> Personnel-10				8 Paint: look for spill > 10 gallons				59 Office use	
<input type="checkbox"/> Arson-11				9 Other: Special incident options completed on NFIRS-1				60 Industrial use	
								63 Military use	
								65 Farm use	
								66 Other mixed use	
J Property Use		Structures		341 clinic, clinic type				539 household goods, sales, repairs	
131 Church, place of worship		342 Doctor/dentist office		361 Prison or jail, not juvenile				579 Motor vehicle/boat sales/repair	
161 Restaurant or cafeteria		418 1- or 2-family dwelling		429 Multi-family dwelling				571 Gas or service station	
162 Bar/ Tavern or nightclub		439 Hoisting/boarding house		449 Commercial hotel or motel				599 Business office	
213 Elementary school or kindergarten		449 Commercial hotel or motel		459 Residential, board and care				615 Electric generating plant	
215 High school or junior high		464 Dormitory/barracks		519 Food and beverage sales				629 Laboratory/science lab	
241 College, adult education		936 Vacant lot		938 Graded/care for plot of land				700 Manufacturing plant	
311 Care facility for the aged		946 Lake, river, stream		951 Railroad right of way				819 Livestock/poultry storage (barn)	
331 Hospital		950 Other street		961 Highway/divided highway				882 Non-residential parking garage	
Outside		962 Residential street/driveway		981 Construction site				891 Warehouse	
124 Playground or park				984 Industrial plant yard					
655 Crops or orchard									
669 Forest (timberland)									
807 Outdoor storage area									
919 Dump or sanitary landfill									
931 Open land or field									
<div style="display: flex; justify-content: space-between;"> OLATHE DEC 02 2002 </div>									
<div style="display: flex; justify-content: space-between;"> Property Use [Redacted] Vehicle parking area </div>									
NFIRS-1 Revision 03/11/99									

K1 Person/Entity Involved
 Local Option: _____
 Business name (if applicable): _____
 Area Code: _____ Phone Number: _____

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____
 Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____
 Post Office Box: _____ Apt./Suite/Room: _____ City: _____
 State: _____ Zip Code: _____

More people involved? Check this box and attach Supplemental Forms (OVIIS-15) as necessary.

K2 Owner Same as Person Involved? Then check this box and skip the rest of this section.

Local Option: _____
 Business name (if applicable): _____
 Area Code: _____ Phone Number: _____

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____
 Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____
 Post Office Box: _____ Apt./Suite/Room: _____ City: Olathe
 State: KS Zip Code: _____

I. Remarks
 Local Option: _____

Johnson County Emergency Communications (JCECC) dispatched Lenexa Engine 94 (E-94) to a vehicle fire at 11300 Corporate Avenue. E-94 responded emergency from quarters. Upon arrival, E94 reported flames were visible from the engine compartment. E94's crew used a -1 3/4" handline to extinguish the fire with tank water. Firefighters on the scene utilized SCBA and full turnout gear while engaged in firefighting and overhaul activities.

A brief investigation of the fire vehicle a 1998 Ford Explorer revealed that the fire damage was confined to the engine compartment and dashboard area. The fuel line, electrical wiring, engine, left wheel well, and engine hood sustained heat and fire damage. The cause of the fire was not determined.

The fire vehicle identification number located on the driver's side of the dashboard indicated (1FM2U35F7W[REDACTED]). The fire vehicle license plate indicated [REDACTED].

The estimated value of the vehicle is \$8,000.00. The estimated fire damage is \$8,000.00. The owner reports liability insurance through State Farm Insurance.

The owner [REDACTED] stated that she went to lunch about 45min ago and had no problems with the vehicle.

There was damage to the left side bed and left rear tire of a Red 1995 Ford pickup that was parked next to Katie Thompson vehicle. The pickup belonged to Steve Wibbenmeyer, 10107 Redbud Lane, Lenexa Kansas.

E94 advised JCECC of actions and findings before clearing the incident and returning to

I. Authorization

18	Brown, David	CP	E94	11	19	2002
Officer in charge is	Signature	Position or rank	Assignment	Month	Day	Year

Check box if [] 18 [] Brown, David [] CP [] E94 [] 11 [] 19 [] 2002
 same as Officer making report is in charge.

J0205 FD00 *	KS State *	MM 12	DD 1	YYYY 2002	4 Station	02-000340 Incident Number *	000 Reports *	Complete Narrative
-----------------	---------------	----------	---------	--------------	--------------	--------------------------------	------------------	-----------------------

Narrative:

Johnson County Emergency Communications (JCECC) dispatched Lenexa Engine 94 (E-94) to a vehicle fire at 11300 Corporate Avenue. E-94 responded emergency from quarters. Upon arrival, E94 reported flames were visible from the engine compartment. E94's crew used a -1 3/4" handline to extinguish the fire with tank water. Firefighters on the scene utilized SCBA and full turnout gear while engaged in firefighting and overhaul activities.

A brief investigation of the fire vehicle a 1998 Ford Explorer revealed that the fire damage was confined to the engine compartment and dashboard area. The fuel line, electrical wiring, engine, left wheel well, and engine hood sustained heat and fire damage. The cause of the fire was not determined

The fire vehicle identification number located on the driver's side of the dashboard indicated (1FMZU35P7W [redacted]). The fire vehicle license plate indicated [redacted]

The estimated value of the vehicle is \$8,000.00. The estimated fire damage is \$8,000.00. The owner reports liability insurance through State Farm Insurance.

The owner [redacted] stated that she went to lunch about 45min ago and had no problems with the vehicle.

There was damage to the left side bed and left rear tire of a Red 1995 Ford pickup that was parked next to [redacted] vehicle. The pickup belonged to Steve Wibbenmeyer, 10107 Redbud Line, Lenexa Kansas.

E94 advised JCECC of actions and findings before clearing the incident and returning to service.

11/19/2002 17:20:16 Brown, D.

A JO205 KS 11 2002 4 02-0003405 000 Delete **NFIRS-2**
 File # State Incident Date Station Incident Number Exposure Change **Page**
 No Activity

B Property Details

B1 Not Residential
 Estimated Number of residential living units in building of origin whether or not all units became involved

B2 Buildings not involved
 Number of buildings involved

B3 None
 Acres burned (outside fires) Less than one acre

C On-Site Materials or Products None
 Complete if there were any significant amounts of commercial, industrial, energy or agricultural products or materials on the property, whether or not they became involved

Enter up to three codes. Check one or more boxes for each code entered.

On-site material (1)

On-site material (2)

On-site material (3)

1 Bulk storage or warehousing
 2 Processing or manufacturing
 3 Packaged goods for sale
 4 Repair or service

D Ignition

D1 E3 Engine area, running
 Area of fire origin

D2 UU Undetermined
 Best source

D3 E1 Electrical wire, cable
 Item first ignited 1 Check box if fire spread was confined to object of origin

D4
 Type of material first ignited Required only if item first ignited code is 08 or 09

E1 Cause of Ignition

Check box if this is an exposure report. Skip to section 6

1 Intentional
 2 Unintentional
 3 Failure of equipment or heat source
 4 Act of nature
 5 Cause under investigation
 Cause undetermined after investigation

E2 Factors Contributing To Ignition None

Factor Contributing To Ignition (1)

Factor Contributing To Ignition (2)

E3 Human Factors Contributing To Ignition

Check all applicable boxes

1 Asleep None
 2 Possibly impaired by alcohol or drugs
 3 Unattended person
 4 Possibly mental disabled
 5 Physically disabled
 6 Multiple persons involved

7 Age was a factor
 Estimated age of person involved

1 Male 2 Female

F1 Equipment Involved In Ignition

None If equipment was not involved, skip to Section G

Equipment involved

Brand

Model

Serial #

Year

F2 Equipment Power

Equipment power source

F3 Equipment Portability

1 Portable
 2 Stationary

Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.

G Fire Suppression Factors

Enter up to three codes. None

Fire suppression factor (1)

Fire suppression factor (2)

Fire suppression factor (3)

H1 Mobile Property Involved

None

1 Not involved in ignition, but burned
 2 Involved in ignition, but did not burn
 3 Involved in ignition and burned

H2 Mobile Property Type & Make

E1 Passenger car
 Mobile property type

FO Ford
 Mobile property make

Local Use

Fire-Alarm Plan Available

Some of the information presented in this report may be based upon reports from other agencies

Arrest report attached
 Police report attached
 Coroner report attached
 Other reports attached

Explorer 1998
 Mobile property model Year

KS 18M2U35F7W
 License Plate Number State VIN Number

NFIRS-2 Revision 01/15/99

ERS-665-LC1-4857

A JO205 KS 11 1 2002 4 02-000340 000 Select Change
Roll # State Incident Date Station Incident Number Expense Apparatus or Resources

B Apparatus or Resource	Date and Time				Sent <input checked="" type="checkbox"/>	Number of People	Use <small>check one box for each apparatus to indicate its main use at the incident.</small>	Actions Taken	
	<small>check if same as alarm data</small>								
	Month	Day	Year	Hour:Min					
1 ID <u>905</u> Type <u>92</u>	Dispatch	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>13:51</u>	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>13:55</u>			
	Clear	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>14:39</u>			
2 ID <u>894</u> Type <u>11</u>	Dispatch	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>13:51</u>	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>13:54</u>			
	Clear	<input checked="" type="checkbox"/>	<u>11</u>	<u>19</u>	<u>2002</u>	<u>14:40</u>			
3 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
4 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
5 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
6 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
7 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
8 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
9 ID <u> </u> Type <u> </u>	Dispatch	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
	Arrival	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			
	Clear	<input type="checkbox"/>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			

Type of Apparatus or Resources

Ground Fire Suppression

- 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

Heavy Ground Equipment

- 21 Dumper or plov
- 22 Tractor
- 24 Tanker or tender
- 20 Heavy equipment, other

Aircraft

- 41 Aircraft: fixed wing tanker
- 42 Helitanker
- 43 Helicopter
- 40 Aircraft, other

Marine Equipment

- 51 Fire boat with pump
- 52 Boat, no pump
- 50 Marine apparatus, other

Support Equipment

- 61 Breathing apparatus support
- 62 Light and air unit
- 60 Support apparatus, other

Medical & Rescue

- 71 Rescue unit
- 72 Urban Search & rescue unit
- 78 High angle rescue unit
- 75 EMS unit
- 76 ALS unit
- 70 Medical and rescue unit, other

More Apparatus?
Use Additional
Sheets

Other

- 81 Mobile command post
- 82 Chief officer car
- 83 Squad unit
- 84 Type 1 hand crew
- 85 Type 2 hand crew
- 88 Privately owned vehicle
- 00 Other apparatus/resource
- 99 None
- 00 Undetermined

MFIRS-9 Revision 11/17/98

A JD205 KS 11 11 2002 4 02-0003409 000 Delete Change **NFIRS - 10**
FDID * Station * Incident Date * Station Incident Number * Signature *

B Apparatus or Resource **Date and Times** **Sent** **Number of People** **Use** **Actions Taken**
Use codes listed below. Check off box for each apparatus to indicate the units used at the incident. List up to 4 actions for each apparatus and each personnel.

1 ID 905 Dispatch 11 19 2002 13:51 Sent 1 Suppression EMS Other
 Arrival 11 19 2002 13:55
 Clear 11 19 2002 14:39
 Type 02

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken
63	Reed, Paul	BC	X				

2 ID 894 Dispatch 11 19 2002 13:51 Sent 3 Suppression EMS Other
 Arrival 11 19 2002 13:54
 Clear 11 19 2002 14:40
 Type 11

Personnel ID	Name	Rank or Grade	Attend <input checked="" type="checkbox"/>	Action Taken	Action Taken	Action Taken	Action Taken
117	Welchans, Michael	FF1	X				
18	Brown, David	CP	X				
38	Beck, Tom	EM	X				

3 ID Dispatch Sent Suppression EMS Other
 Arrival
 Clear
 Type

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"/>				

J0205	KS	11	2002	4	02-000340	000	Responding Personnel	
Year *	State *	Month *	Day *	Station	Incident Number *	Expense *		

Staff ID\Staff Name	Unit	Activity	Position	Rank	PaySol	Hrs	HrsPd	Pts
63 Reed, Paul G	905	FX Fire At Scene		DC		0.81	0.81	0.00
117 Welchans, Michael	E94	FX Fire At Scene		EFI		0.81	0.81	0.00
18 Brown, David	E94	FX Fire At Scene		CP		0.81	0.81	0.00
38 Heck, Tom	E94	FX Fire At Scene		FM		0.81	0.81	0.00

Total Participants: 4

Total Personnel Hours: 3.24

ERRS-005-LC1-4000

An 'X' next to the unit denotes driver.
City of Lenexa Fire Department



Technical Forensic Services L.L.C.

11800 NE 115th Street
Liberty, MO 64088
Office - 816-781-5302
Fax - 816-782-4057

TFS Case #1748
Claim # [REDACTED]

12/19/02

State Farm Insurance
[REDACTED]
Olathe, KS [REDACTED]

DOL 11-19-02
VIN #1FMZU35P7W [REDACTED]
1998 Ford Explorer
Insured: [REDACTED]

Attn: Shelly Dillard

COMPONENT FAILURE/FIRE ANALYSIS
*******SUMMARY OF FINDINGS*******

After examination of the vehicle, we find: 1. The fire was accidental in nature 2. The fire began in the under hood fuse/relay power center. 3. The fire began as a result of a failed/overheated under hood power center A/C relay.

The inspection was conducted at
COPART in KC, KS.

Burn damage patterns indicated that
the fire started in the engine
compartment with moderate
progression into the vehicle
passenger compartment.



DEC 24 2002

TFS Case #1748
Claim #16-N281-935



The inspection revealed that the most severe fire damage and the area of origin was at the under hood power center just in-board of the left front fender. The 175-amp mega fuse (inset) had blown indicating full battery power during the fire.

The main wire harness from the bulkhead/firewall had sustained radiant heat damage below the power center. No electrical shorting or hardened wiring was found in the harness.

The power center is directly above this area.



TFS Case #1746
Claim # [REDACTED]

DEC 24 2000

The point of origin was at the A/C relay (inset).

No electrical shorting or hardened wiring was found in power center. The power center was removed and secured.



The A/C relay casing displayed electrical arcing/overheating. The feed wiring below the relay displayed more damage than the adjacent relay/fuse wiring.

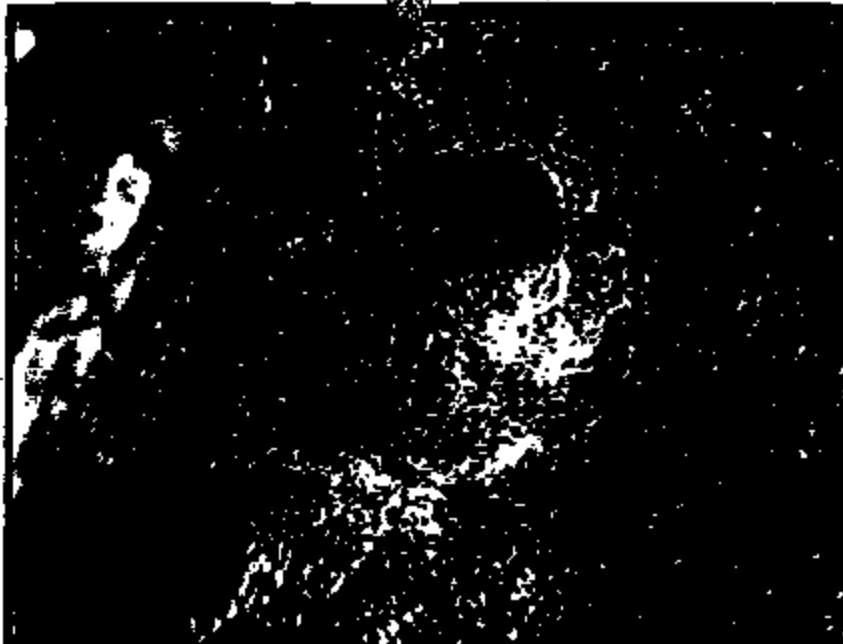


TFS Case #1748
Claim # [REDACTED]

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[REDACTED]
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ERG-005-LC1-4003



Microscopic examination revealed that arcing/melting had occurred below the rear coil feed post.

CONCLUSION

The failed/overheated relay ignited the plastic relay cover, which in turn ignited the power center cover.

A handwritten signature in black ink, appearing to read "M. E. Hearrold". The signature is fluid and cursive, with a large, stylized initial "M".

MICHAEL E. HEARROLD, MFE
Master Forensic Examiner
Society of Automotive Forensic Examiners
Founding Member, Board Member

"The evidence is being stored by TFS as a "standard". This standard will keep for the customer for 90 days at no charge. Approaching 90 days, TFS will mail or FAX a "keep-don't-keep" check sheet to the customer requesting the customer's wishes for disposal or storage. 30 days after 90 days free storage, all evidence being held will be consigned to requests for storage. Lacking direction from "keep-don't-keep" sheets, we will continue evidence storage and the customer will be charged at the rate of \$40 per year.

TFS Case #1746
Claim # [REDACTED] 5

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[REDACTED]
DEC 24 2002

5005-005-L01-4054