

PROPERTY INVOLVED:

1995 Ford F150 pickup truck, color black, VIN# 1FTDF15Y05 [REDACTED] This vehicle was equipped with a 4.9 liter 6 cylinder engine, 5 speed manual transmission, and air conditioning. There was no impact damage noted regarding this vehicle. Mileage at the time of loss could not be verified, due to the fire damage and destruction of the dash and instrument panel. The owner insured indicated an estimated mileage of 73,000, and this may be verified through service records at Marshall Ford in Chattanooga, Tennessee. There was no indication that this vehicle had been altered from original factory manufactured specifications, and no installations of after market electrical items were noted. The steering column and the ignition cylinder had not been breached. Tires were Trail Blazer ATP235-75R15 and were in good condition. This vehicle displayed Tennessee tag [REDACTED] registered in Hamilton County.

VEHICLE EXAMINATION:

Per your request of June 14, 2001, an examination of the vehicle was conducted on June 18, 2001 by Gary L. Haun, Certified Fire Investigator. Examination of the vehicle took place at the insured's residence [REDACTED] Ooltewah, Tennessee. There were no adverse conditions effecting the examination, and it did not appear that the remains had been altered in any way prior to this investigator's arrival. Individuals present during a portion of the examination were the insured [REDACTED] [REDACTED] 35mm photographs were made of the overall vehicle, and the photographs with the descriptions are included in the attachments for your review.

As can be seen in photographs #1 through #4, the most fire damage visible from the exterior was confined to the engine compartment. Burn patterns on the hood were outward from the rear center with a concentrated hot spot directly above the throttle body location, as can be seen in photographs #5 and #6. Overall interior examination of the engine compartment revealed heat stress was highly concentrated at the upper top portion of the engine block at the location of the throttle body. The intake manifold on the passenger side of the engine block still remained partially intact, as can be seen in photograph #8. The intake manifold exhibited more destruction moving toward the driver's side of

engine block visible in photographs #9 and #10. The throttle body had been totally destroyed with portions of the liquefied metal directly below onto the distributor head, as pointed out by the arrow in photograph #11. The fuel rail was mounted from the passenger side of the engine block, as can be seen in photographs #12 and #13. The fuel supply and return line were noted at the rear upper portion of the engine block progressing from the driver's side of the transmission tunnel, as can be seen in photograph #14. Other examination of the fuel and return supply line visible in photograph #15 revealed no direct evidence of rupture and the fuel supply clamps were in place. Heat stress to the various metal components truly indicates fire originated and progressed from the immediate location of the throttle body housing. As previously stated, the overall portion of the throttle body was totally destroyed. The intake manifold reappeared moving toward the passenger side, as can be seen in photograph #16. Heat stress also diminished moving downward toward the lower frame rail and the lower radiator hose still remained intact, as can be seen in photograph #17. The battery was located in the forward front passenger side of the engine compartment, visible in photograph #18. Examination of the battery cables and their connection revealed no evidence of electrical damage or activity. Examination of the overall wiring harness system on the driver's side of the engine block visible in photograph # 19, also revealed no evidence of any massive electrical damage or activity. Heat stress to the rear driver's side portion of the firewall remained uniform suggesting the fire progressed onto the rear portion of the firewall from the upper engine block area. The wiring harness within the driver's side section of the engine compartment and entering the driver's side firewall portion, visible in photograph #20, also revealed no evidence of any massive electrical damage or activity. The oil dipstick was removed and the oil was in good condition and did not exhibit any evidence of mechanical failure.

Photograph #22 is a view to the interior cabin from the passenger side. Burn patterns within the interior dash indicate the fire progressed from the engine compartment into the interior cabin from the upper elevation of the dash and instrument panel area with the highest concentration of heat stress to the metal firewall directly behind the upper engine block area, as pointed out by the arrow in photograph #23. Close examination to both the primary and secondary wiring harness sections within the interior dash reveal no evidence of any electrical damage or activity. As can be seen in photographs

#22 through #24, the overall dash had been consumed from the firewall outward leaving most of the forward portion of the dash still intact. This type of burn pattern is consistent with that of the fire originating and progressing from the engine compartment.

CONTENTS:

Overall examination of the vehicle, reveal the remains of normal content and personal items. The cargo box contained a bed liner and as previously stated, there were no parts or accessories missing at the time of the examination.

SOURCES OF INFORMATION:

[REDACTED]
Ooltewah, Tennessee
Phone: [REDACTED]

Both [REDACTED] were present during a portion of the examination and in a conversation with [REDACTED] he advised this investigator that he had owned the vehicle for approximately fourteen months and that the vehicle had been purchased from Marshall Ford in Chattanooga, Tennessee for around \$11,000.00. In reference to any mechanical or electrical problems, he advised that the ignition switch could occasionally turned to the on position without the use of the key and that a valve gasket and oil pan gasket had been replaced. He stated that he had received no recalls in reference to this vehicle. This investigator inquired if the vehicle was in operation at the time of loss and he advised that he had just parked the vehicle prior to the loss occurring, and he estimated the vehicle had been parked between twenty and thirty minutes. He stated, after he went into the house and fixed him a sandwich or retrieve something from the refrigerator, he came back out and noticed fire in the engine compartment of the vehicle. He advised that he called 911 and that the fire department extinguished the fire. This investigator inquired as to the vehicle's operation just prior to the loss, and he advised that the vehicle did run rough and appeared to run like it was out of gas, however, he thought he might have some bad gas with possibly some water in it. This investigator inquired if the vehicle was locked at the time of loss, and he advised that is was not. He also stated that he had no problems with any

individuals either personal or business related. In reference to any previous thefts or vandalism, he stated that his residence had been burglarized some time ago. He says that he had no other previous fire losses. According to [REDACTED] the vehicle was financed through Ford Motor Credit and his payments were \$330.00 per month and were current. This investigator further inquired if there had been any recent service on the vehicle just prior to the loss such as, oil changes, tune-up etc., however, [REDACTED] advised that there had been no recent service and that the valve cover and pan gasket had been replaced almost a year ago. He could offer no additional information of benefit.

CONCLUSIONS:

Based on the results of the vehicle examination, the remaining evidence observed, and the interview, the professional opinion of this investigator that the fire which occurred involving the vehicle of the insured on June 01, 2001 was accidental and originated within the engine compartment at the location of the throttle body housing. It is the additional opinion of this investigator that this fire occurred as a direct result of leaking or expelled fuel of the throttle body housing and/or its fuel supply. It is further the opinion of this investigator that the small amount of expelled fuel was ignited at or just prior to the vehicle being turned off after pulling into the driveway of the residence. The ignition source was in all probability a spark from any one of the electrical components in close proximity. The description of the vehicle running rough just prior to the loss supports the theory of leaking fuel, as the fuel pressure was not sufficient for delivery to all required components. It is also noteworthy to point out that filed documents indicate this vehicle was under an extended dealer warranty plan at the time of loss.

Report prepared by,



Gary L. Haun
Certified Fire Investigator CF/CFEI

GLH:kb:cc



Photograph # 1: Overall front view of the vehicle.



Photograph # 2: View from the passenger side.



Photograph # 3: Rear view of the vehicle



Photograph # 4: View from the driver's side.



Photograph # 5: View of the forward front hood showing the burn pattern.



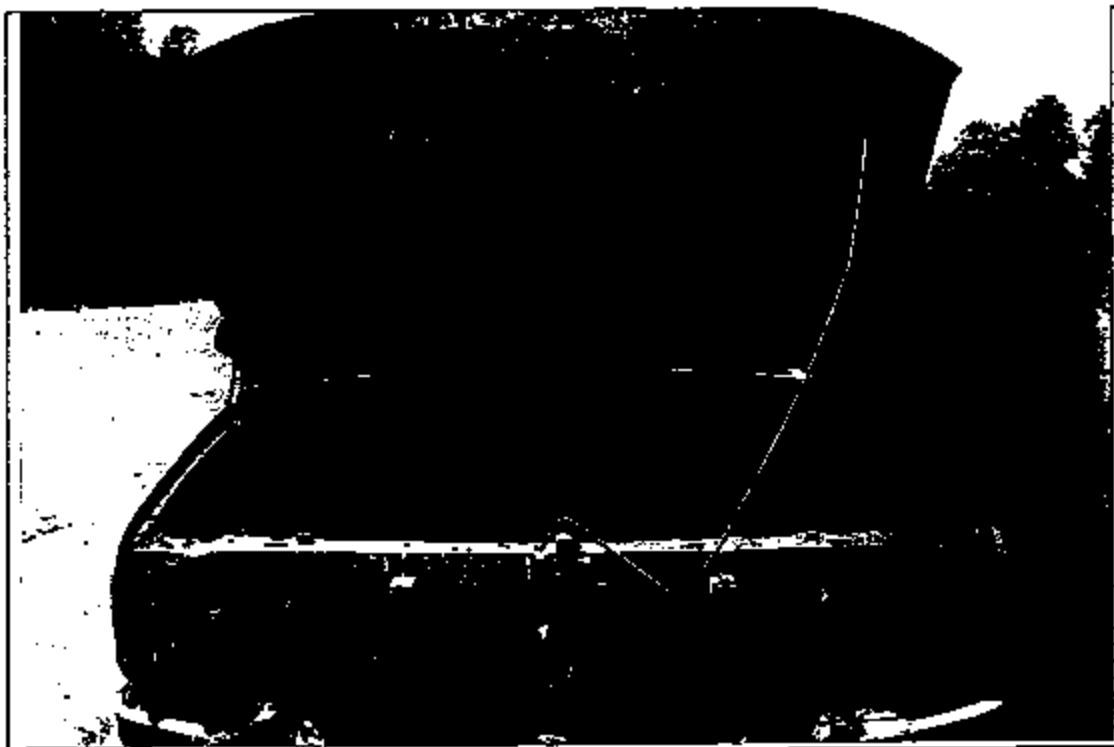
Photograph # 6: Additional view of the burn pattern on the hood from the passenger side.



Photograph # 5: View of the forward front hood showing the burn pattern.



Photograph # 6: Additional view of the burn pattern on the hood from the passenger side.



Photograph # 7: View of the forward front of the vehicle with the hood in the extended open position.



Photograph # 8: View of the engine compartment from the forward front passenger side.



Photograph # 9: View of the engine compartment from the forward front of the vehicle.



Photograph # 10: View of engine compartment from the driver's side.



Photograph # 9: View of the engine compartment from the forward front of the vehicle.



Photograph # 10: View of engine compartment from the driver's side.



Photograph # 11: Close up view of the engine block from the driver's side. Arrow notes melted liquid from the throttle body.



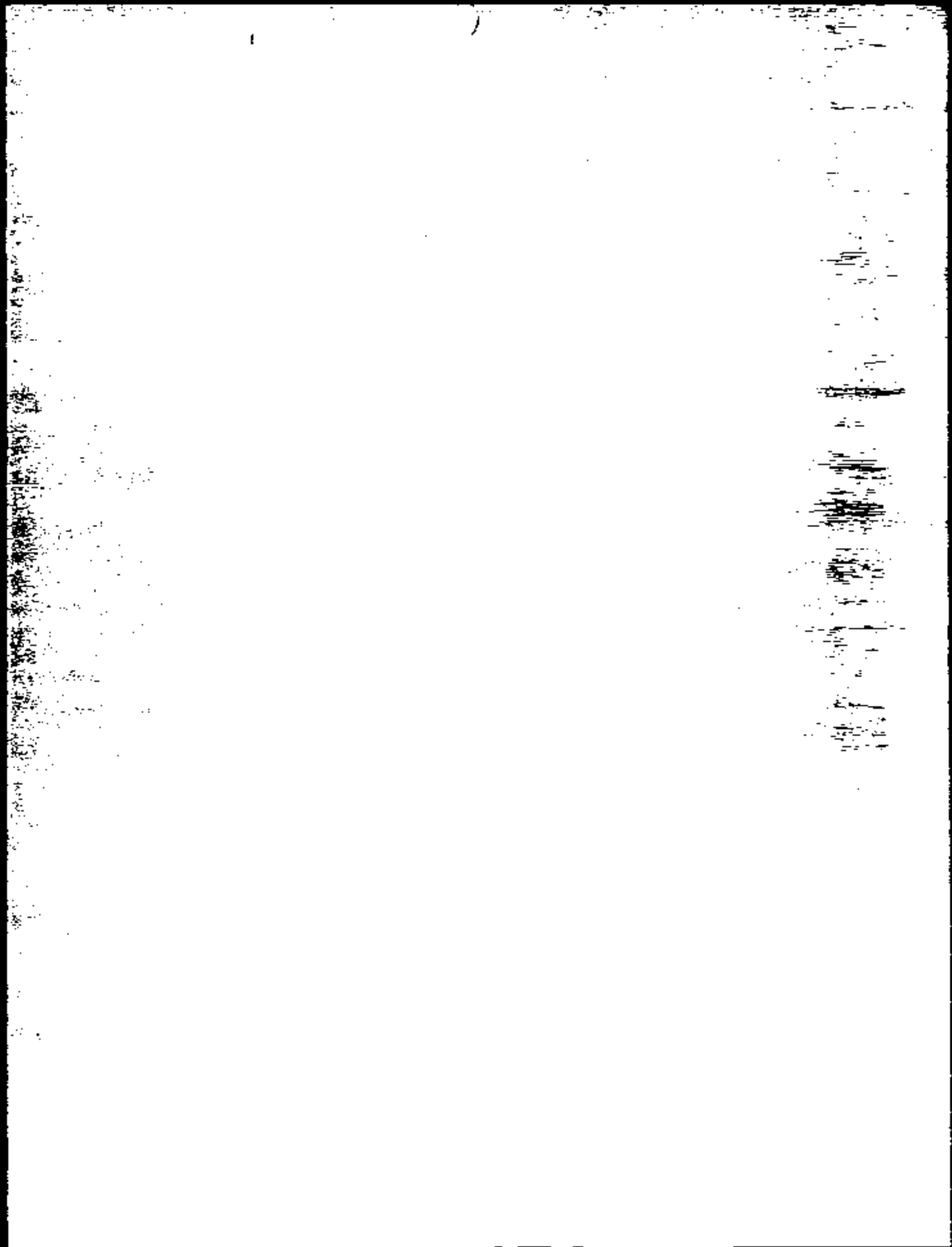
Photograph # 12: Elevated view of the top portion of the engine block.



Photograph # 11: Close up view of the engine block from the driver's side. Arrow notes melted liquid from the throttle body.



Photograph # 12: Elevated view of the top portion of the engine block.



IN THE DISTRICT COURT OF TULSA COUNTY

STATE OF OKLAHOMA

DISTRICT COURT
FILED

NOV 16 2001

SHAWNEE SMITH, COURT CLERK
COURT OF DISTRICT TULSA COUNTY

[REDACTED]

Plaintiff,

-VS-

Case No. CJ 2001 06185

FORD MOTOR COMPANY,

GREGORY K. FRIZZELL

Defendant.

PETITION

1. Plaintiff resides in Sand Springs, Oklahoma; defendant is a corporation licensed to do business in the State of Oklahoma; this cause of action arose in Tulsa County, Oklahoma; and, therefore, this court has subject matter jurisdiction and jurisdiction over the parties.

2. On October 13, 2000, plaintiff's motor vehicle (1997 Ford F-150 Supercab XL, VIN # 1FTDX1764V [REDACTED]) caught fire while parked at his place of employment with the engine off and the keys out of the ignition.

3. Said fire occurred without warning to the plaintiff, and was not the result of any negligent act or omission of the plaintiff.

4. As a result of the fire, plaintiff's vehicle was destroyed and plaintiff sustained property damage in the total amount of \$14,803.83.

5. The above related incident and resulting damages to the plaintiff were proximately caused as follows:

a. Plaintiff's vehicle contained defects which caused it to ignite and burn because said vehicle was defective and unreasonably dangerous at the time it left

the control of the defendants.

b. The defendants breached their express and implied warranties of fitness and merchantability of said vehicle by reason of defects existing in the vehicle.


c. Defendants designed, manufactured, marketed and sold plaintiff's vehicle which was in a defective and unreasonably dangerous condition when sold to plaintiff and at the time of this incident. Said vehicle was unreasonably dangerous and defective in design at the time it was marketed by the defendants and at the time when it reached plaintiff. Said defective and dangerous condition and design proximately caused the plaintiff's damages while the vehicle was being used in a manner and for a purpose reasonably anticipated and foreseeable by the defendants.

d. Defendants failed to adequately warn plaintiff about the dangers associated with the use of said vehicle.

e. Defendants negligently manufactured and distributed said vehicle.

Wherefore, plaintiff demands judgment against defendant for the sum of \$14,803.83, interest, and costs including reasonable attorney fees.

Respectfully Submitted,



Russell T. Bowman OBA # 15731
Walker, Ferguson & Ferguson
301 Northwest 63rd Street, Suite 400
Oklahoma City, OK 73118
Telephone No: (405) 843-8855
Facsimile No: (405) 843-8934
Attorneys for Plaintiff

0659603050

WALKER, FERGUSON & FERGUSON

A PROFESSIONAL CORPORATION

OCT 24 2001

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TIMOTHY J. LAMMILL
MIA C. ROSE
JOHN L. DEMOURG, JR.
RUSSELL T. BOWLAN

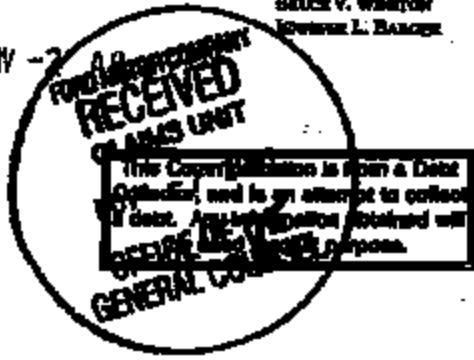
CUSTOMER AFFAIRS
SECTION

OF COUNSEL:
BRUCE V. WHITTON
SCOTT L. HANCOCK

October 20, 2001

Ford Motor Company
PO Box 1904
Dearborn, MI 48121-1904

Legal



RE: Claim Number: **OK32**
Insured: **[REDACTED]**
Date of Loss: **October 13, 2000**
Claimant: **Ford Motor Company**
Our File No: **5022.0001**

Gentlemen:

We have been retained to pursue an action against Ford Motor Company for damages as a result of a vehicle fire which occurred on or about October 13, 2000 involving a 1997 Ford F150 truck. We will file that action unless other arrangements can immediately be made for the repayment of the total sum of \$14,803.83.

Our investigation indicates that a defective fuel line assembly was at fault in the vehicle fire which occurred on October 13, 2000, involving a pickup owned by [REDACTED]. If I do not hear from you within thirty (30) days, you may rest assured that an action will be filed in the appropriate Court seeking not only the amount of the property damage, but also interest and Attorney's fees provided by law.

If you dispute the amount of this indebtedness, or any portion thereof, please notify this office in writing within thirty (30) days from your receipt of this letter, and we will obtain verification of the amount owing on that debt and mail a copy of that verification to you.

Please contact us immediately upon receipt of this letter so that arrangements short of filing suit can be made to satisfy this obligation.

Sincerely

Walker, Ferguson & Ferguson

Russell T. Bowlan
For the Firm

*- 10/13/00
- '97 F150
- \$14,803.83*

RTB/lb
cc: John O'Brien



SFCHRFMA

Issue List

04/24/01 08:18:13

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FCSD REGION: _____ MARKET: _____ ISSUE STATUS: _____
 P&A CODE: _____
 VIN: 1FTDX1767V [REDACTED] CASE NUMBER: _____
 SALES REGION: _____ SALES ZONE: _____ ISSUE TYPE: _____

A	LAST HND/	Customer Phone Number/	Reason/	Stat/
C	P&A LAO	Trmt Customer Name	Year Model	Type
	08/24/98	[REDACTED]	LEGAL - INSURANCE COMPANY SETT	C
			1997 F-SERIES	02
	08/20/98	[REDACTED]	LEGAL - INSURANCE COMPANY SETT	C
			1997 F-SERIES	02

F1=Help F2=AddAction F5=CustomerList F6=DealerInfo
 F7=Prev F8=Next F10=IssueDetail F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGDB079

SFCHDMA

Issue Detail

04/24/01 08:18:23

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VIN: 1FTDX1767VM [REDACTED] Year: 1997 Model: F-SERIES
Owner Status: SUBSEQUENT MSD: 04/03/96 Mileage: 30000
Name: [REDACTED] Hm Ph:
Trmt: Case: 1468212368 Day Ph:
Symptom:
Reason: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
Issue Status: C CLOSED CAN Award: MORSII Contact: N

A/C DATE Origin Description

08/24/98 CAC138 ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo
F7=Prev F8=Next F9=ViewMORSII F11=Menu F12=Return
NO MORE RECORDS AVAILABLE OGDB079

SFCHADMA

Action Detail

04/24/01 08:18:30

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VIN: 1FTDX1767VN Year: 1997 Model: F-SERIES
Owner Status: SUBSEQUENT WSD: 04/03/96
Name: A Rm Ph:
Trmt: Case: 1468212368 Day Ph:
Symptom Desc:
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 30000 MI
Analyst: JYOGANAT Document Number:
Action Date: 08/24/98 Action Data: Action Time: 12:58:14 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE
Comments: CUSTOMER SAYS: THE VEHICLE CAUGHT ON FIRE, POLICE REPORT #
98208388, WHEN 8/17/98 DAY TIME, AND THE TRAILER BURNED PE
R CUSTOMER, DEALER SAYS: NONE CAC ADVISED: - REFER TO I
NSURANCE COMPANY (INSURANCE CO. HAS THE RIGHT TO SUBROGATE F
ORD) INFERENCE CASE ID: 22

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

OGDB079

SFCHDMA

Issue Detail

04/24/01 08:18:43

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VIN: 1FTDX1767VN [REDACTED] Year: 1997 Model: F-SERIES
Owner Status: ORIGINAL WSD: 04/03/96 Mileage: 21212
Name: [REDACTED] Hm Ph:
Trmt: Case: 1543252328 Day Ph:
Symptom:
Reason: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
Issue Status: C CLOSED CAN Award: MORSII Contact: N

A/C DATE Origin Description

08/20/98 CACI38 ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo
F7=Prev F8=Next F9=ViewMORSII F11=Menu F12=Return
NO MORE RECORDS AVAILABLE OGDB079

SFCHADMA

Action Detail

04/24/01 08:18:50

=>

VIN: IFTDXI767V [REDACTED] Year: 1997 Model: F-SERIES
Owner Status: ORIGINAL WSD: 04/03/96
Name: [REDACTED] Hm Ph:
Trmt: Case: 1543252328 Day Ph:
Symptom Desc:
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 21212 MI
Analyst: SRAZVI SOHAIL RAZVI Document Number:
Action Date: 08/20/98 Action Data: Action Time: 15:03:35 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE
Comments: CUSTOMER SAYS: CUSTS VEHICLE CAUGHT ON FIRE , , , , , AND IS T
OTALLY GONE , , , AND CUST IS WANTING TO LET US KNOW THAT HIS I
NSURANCE ADJUSTER HAS TOLD HIM THAT THEY HAVE BEEN HAVING PR
OBLEMS WITH THESE VEHICLE BURNING UP , , , , , CUST ALSO WANTS TO
LET US KNOW THAT THE INSURANCE ADJUSTER IS A JERK , , , AND SAY
S WE GET 30 A MONTH , , , AND WE WILL PROBABLY GET YOU 15000 DO
F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

OGDB079

SFCHADMA

Action Detail

04/24/01 08:18:55

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VIN: 1FTDX1767VN [REDACTED] Year: 1997 Model: F-SERIES
Owner Status: ORIGINAL WSD: 04/03/96
Name: [REDACTED] Hm Ph:
Trmt: Case: 1543252328 Day Ph:
Symptom Desc:
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 21212 MI
Analyst: SRAZVI SOHAIL RAZVI Document Number:
Action Date: 08/20/98 Action Data: Action Time: 15:03:35 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE
Comments: S WE GET 30 A MONTH,,,,AND WE WILL PROBABLY GET YOU 15000 DO
LLARS,,,BUT CUST IS SAYING THIS VEH IS WORTH 22000 -25000 DO
LLARS..... PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED:
- REFER TO INSURANCE COMPANY (INSURANCE CO. HAS THE RIGHT
TO SUBROGATE FORD) INFERENCE CASE ID: 22

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F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

OGDB079

OFFENSE/INCIDENT REPORT

59, 104-818 JF

Agency File Number: F 0448008 OFFICE OF THE SHERIFF, MONROE COUNTY, FLORIDA

Originally Reported: MON 08.17.98 7:47:17 AM

Event Data: 01 FIRE (VEHICLE) MONROE, FL 02 2500 2.9

Vehicle Information: CLEAN BREEZE TRAILER PARK

Codes: Various classification codes for offense, vehicle type, and injury.

Victim/Reporting Party: Address from office / NEWM SETHOOD

Officer Information: Name, rank, and badge number.

Vehicle Description: Year, make, model, color, and other details.

Property Information: Type of property and estimated value.

Damage Description: Detailed description of damage to the vehicle and trailer.

Summary of Incident: A brief overview of the event.

Witness Statement: Account from a witness.

Officer Report: Name and signature of the reporting officer.

Administrative Section: Agency and reporting officer details.

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EXTENDED OFFENSES / PERSONS

Approved to Report? YES

1. Original 2. Supplement

Page 2 of 3

Agency Case Number
FL 0440000

OFFICE OF THE SHERIFF, MONROE COUNTY, FLORIDA

7/8/2018 3:15 P

Originally Reported:		City	State	Zip	Case No.	Case Date	Case Time	Case Agency
Offense 01		City	State	Zip	Case No.	Case Date	Case Time	Case Agency
Offense 02		City	State	Zip	Case No.	Case Date	Case Time	Case Agency
Offense 03		City	State	Zip	Case No.	Case Date	Case Time	Case Agency
Offense 04		City	State	Zip	Case No.	Case Date	Case Time	Case Agency

Victim Name	DOB	Sex	Race	Eye Color	Hair Color	Build	Height	Weight	Relationship	Offense Charge	Arrested?	Convicted?
[REDACTED]	11/07/62	M	W	B	B	M	5'7"	140	Neighbor	[REDACTED]	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Suspect Name	DOB	Sex	Race	Eye Color	Hair Color	Build	Height	Weight	Relationship	Offense Charge	Arrested?	Convicted?
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	<input type="checkbox"/>	<input type="checkbox"/>

Case Number: 103
 Case Title: [REDACTED]
 Agency: Sheriff's Office
 Date: 7/8/2018
 Time: 3:15 P

Agency OR Number: 440000 Agency Name: OFFICE OF SHERIFF, MONROE COUNTY, FLORIDA Agency Report Number: 77208388

Inventory Type: 1. Runaway, 2. Paralel, 3. Involuntary, 4. Unknown, 5. Encroached. Other: 6. Other. Status: 1. Yes, 2. No. Agency: 1. Yes, 2. No. Property: 1. Yes, 2. No. Other: 1. Yes, 2. No.

Gate Last Seen: Time Last Seen: Location Last Seen (Address, City, St): Address: St:

Motor/Physical Condition: Motor/Physical Type: Class/Class (Name, Price Number):

Property Control: ID Type/Status: ID Expiration:

Insurance Coverage: Name/Agency: Transportation Mode:

Inventory Information: 1. Voluntary, 2. Lender - Not Reported, 3. Homestead, 4. HHS Claims, 5. Lien Satisfaction County, 6. Agency to Report, 7. Damaged, 8. Other.

Agency Code: 1. A-Other, 2. B-Other, 3. C-Other, 4. D-Other, 5. E-Other, 6. F-Other, 7. G-Other, 8. H-Other, 9. I-Other, 10. J-Other, 11. K-Other, 12. L-Other, 13. M-Other, 14. N-Other, 15. O-Other, 16. P-Other, 17. Q-Other, 18. R-Other, 19. S-Other, 20. T-Other, 21. U-Other, 22. V-Other, 23. W-Other, 24. X-Other, 25. Y-Other, 26. Z-Other.

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NARRATIVE CONTINUATION

1. Officer 2. Agent 3. Submitter 1 7 15

Agency Call Number: 440000 Agency Name: OFFICE OF SHERIFF, MONROE COUNTY, FLORIDA File Number: 208385

ADAM
Date Reported: 01/17/98
Date Received: FIRE

WIFE EVACUATED AND SURROUNDING VEHICLES WERE MOVED FROM THE IMPACT
SITE AREA.
I MET WITH THE REGISTERED OWNER OF THE VEHICLE'S SON - EDWARD
MARTORANA WHO ADVISED ME THAT HE WAS INSIDE LE THE TRUCK WHEN
TELEVISION AND SAWLED PAPER BURNING AND LOCKED OUTSIDE AND
SAW HIS BOAT TRUCK BURNING FROM UNDER THE HOOD. SEE ATTACHED
SUBPOENA STATEMENT. THE VICTIM - EDWARD'S MORTALITY WAS NOTIFIED
VIA CELL PHONE OF THIS INCIDENT. APPROXIMATE VALUE OF DAMAGES TO
THE TRUCK \$30,000. APPROXIMATE VALUE OF DAMAGES TO TRAILER
\$2,000.00

SEE ATTACHED TELETYPE

UNITS ON SCENE: SGT WEBER - DEP. WORKOUT MLCSC

NARRATIVE CONTINUATION

ENR0-008-10-1363

Report Category: Administrative
Officer Name: REP. WILSON M. ROBERT
Date Reported: 01/17/98
Date Received: 01/17/98
Agent Name: REP. WILSON M. ROBERT
Agent Number: 7887/216
Date Received: 01/17/98
Agent Name: REP. WILSON M. ROBERT
Agent Number: 6-17-98

CLAIM PHOTOGRAPH REQUIRED FOR EXPERT APPEAL CLAIMING

AREA OF DAMAGE



GE

AREA OF DAMAGE

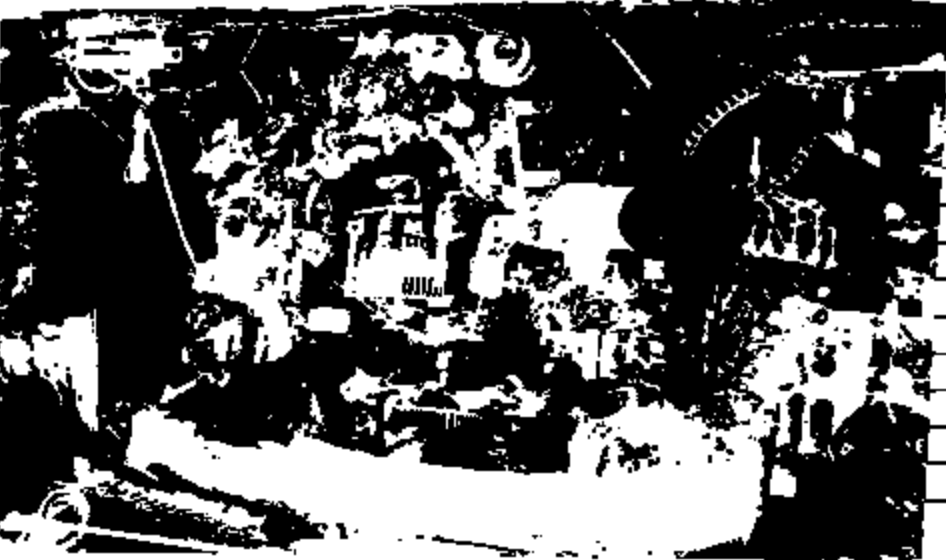


EMER-808-LC-4304

CLAIM PHOTO GRAPH NO. () FOR EXPERT APPRAISAL
CLAIM NO. _____



DAMAGE



ER03-005-LC-4365

CLAIM PHOTOGRAPH RECORD FOR EXPERT APPRAISAL

CLAIM #

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IMAGE

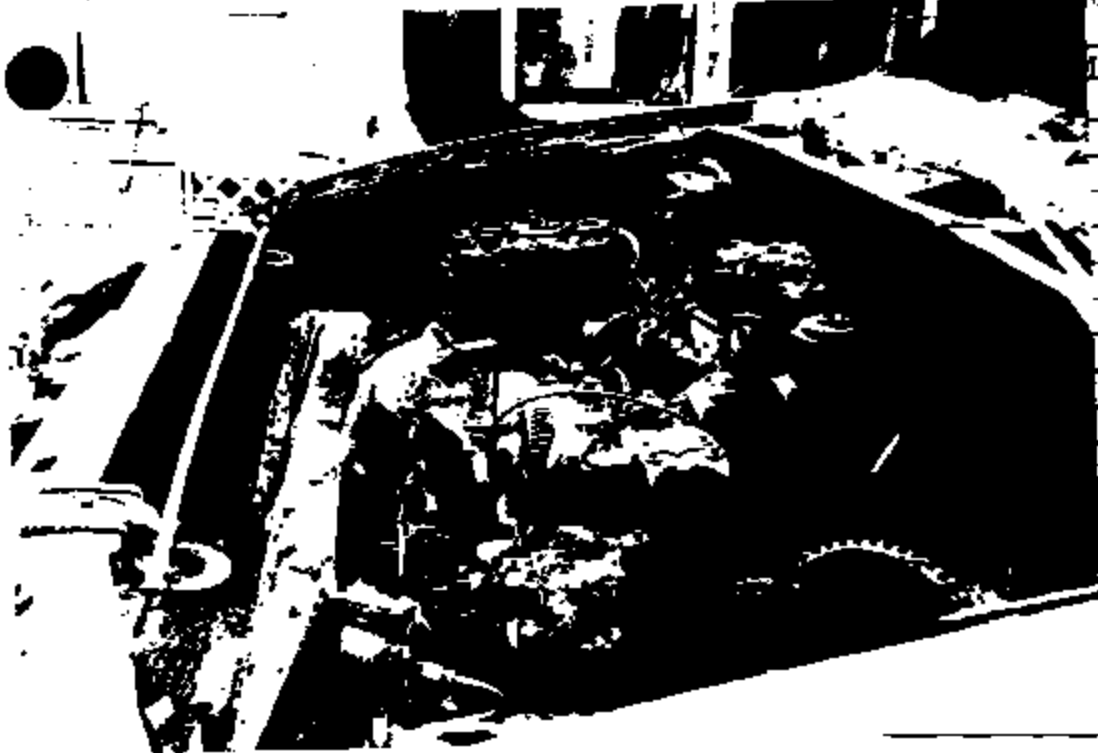


IMAGE



IMAGE

CLAIM PHOTOGRAPH RECORD FOR EXPERT APPRAISAL



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CLAIM PHOTO GRAPH RECORD AND INSERT OF LOSS
DATE



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CLAIM PHOTO GRAPH RECORD FOR EXPERT APPRAISAL



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RICHARD SCHWARTZ INVESTIGATIONS INC.

Agency License No. AP000700

RMS Investigative Engineering Inc. License No. 00000000
4800 S.W. 64th Avenue Suite 107
Davie, FL 33314

(954) 327-8909 • 1-800-FIRE-103 • Tele Fax (954) 327-8986
http://www.rsfire.com e-mail: rsfire@aol.com

Mr. John Fittel
STATE FARM INSURANCE COMPANY
15055 SW 122 Avenue
Miami, Florida 33183

Re: Insured: [REDACTED]
1997 Ford F-150
Claim No.: [REDACTED]
D.O.L.: 08/17/98
Our File: 98274

August 26th, 1998

Dear Mr. Fittel:

PURPOSE OF THE ASSIGNMENT

The assignment was received to inspect the 1997 Ford pick up truck to determine the origin and cause for the fire occurrence. The assignment included instructions to limit our inspection to non-destructive techniques.

The following are the results of our investigation.

PRELIMINARY REMARKS

An inspection of the vehicle was conducted on August 21st, 1998, at Sadisco Salvage Yard, 3025 NW 123rd St., Miami, Florida. The receptionist informed the inspector that control number X36700 was a 1997 Ford truck and was located in row 05, stall 03, in the yard.

The following are the results of the inspection.

Page 1

ER05-005-LC-4373

Insured: [REDACTED]
Our File: 98374

DESCRIPTION OF THE VEHICLE

The vehicle is a maroon, two door extended cab 1997 Ford F-150 Lariat. The vehicle was identified further by a vehicle identification number: 1FTDX1767VN [REDACTED]. The vehicle did not carry a license plate. The odometer could not be read due to extensive fire damage to the instrument cluster.

INSPECTION OF THE EXTERIOR

The aluminum hood has melted due to an apparent engine compartment fire. Both front fenders, the roof and most of the front doors exhibit fire damage. All window glass, except in the cap had melted due to the fire occurrence.

All four factory five spoke aluminum rims carried Goodyear, Wrangler A/P tires, size, 255 x 70 x R16. The left front tire is heavily fire damaged and deflated. The right front tire has surface charring but is still inflated. Both rear tires are in good condition. The vehicle is equipped with a receiver type hitch and a round style seven-pin female trailer connector. The bed of the truck contained an after market topper made by Leer.

INSPECTION OF THE INTERIOR

The passenger compartment is equipped with a split bench seat, a column mounted shift lever for the transmission, and an AM/FM stereo radio. Additional examinations made within the vehicle revealed evidence of high burn (dashboard level) within the passenger compartment. Fire patterns exhibited in the passenger compartment indicate that fire moved laterally from the dash board area to the seats.

Examinations of the floor level debris revealed carpet and pad remained. This further indicates that fire did not originate at floor level. Overall observations made within the passenger compartment indicates that fire moved laterally from the engine compartment into the passenger compartment through both the openings in the firewall and the windshield area.

Insured: [REDACTED]
Our File: 98274

INSPECTION OF THE ENGINE COMPARTMENT

The vehicle is equipped with a 4.6 liter, V8, fuel injected engine and an automatic transmission with a column shifter. The engine compartment appliances have sustained heavy fire damage. The top part of the radiator and all of the aluminum air conditioning condenser have melted. All wiring and the battery cables, were void of insulation. The battery case had melted but the cable ends were still intact. All wiring was carefully examined and found to contain no signs of fusing, beading or overheating to indicate an electrical problem as the fire's origin.

The vehicle storage battery was located in the right rear corner of the engine compartment. Damage to the battery case was noted to be more intense to the left side of the battery indicating the fire was located to the left side of the battery in the area of the engine. The throttle body and part of the left side of the intake manifold were melted. The right side intake runners were intact.

Examination of the fuel lines, revealed that both the pressure and return lines and the snap lock fittings were intact and secure. The plastic lines used to cross the fuel from one fuel rail to the other had been consumed. However the fire appeared to have originated along the left side of the engine, as indicated by the melted aluminum parts. Closer examination showed that the left fuel rail was loose and wiggled easily. The number four (fourth on left side) injector was heavily fire damaged as was the intake manifold where it was attached.

CONCLUSION

Based upon our inspection and investigation to date, it is the opinion of this Firm, that the fire occurred as a result of a fuel leak from the left fuel rail near the rear, number four injector. Fire patterns indicate ignition of the atomized fuel occurred with rapid communication to the remainder of the combustibles in the area.

Follow up investigation as recommended below will yield additional information that will allow for possible assignment of responsibility for the loss occurrence.

Insured: [REDACTED]
Our File: 98274

COMMENTS AND RECOMMENDATIONS

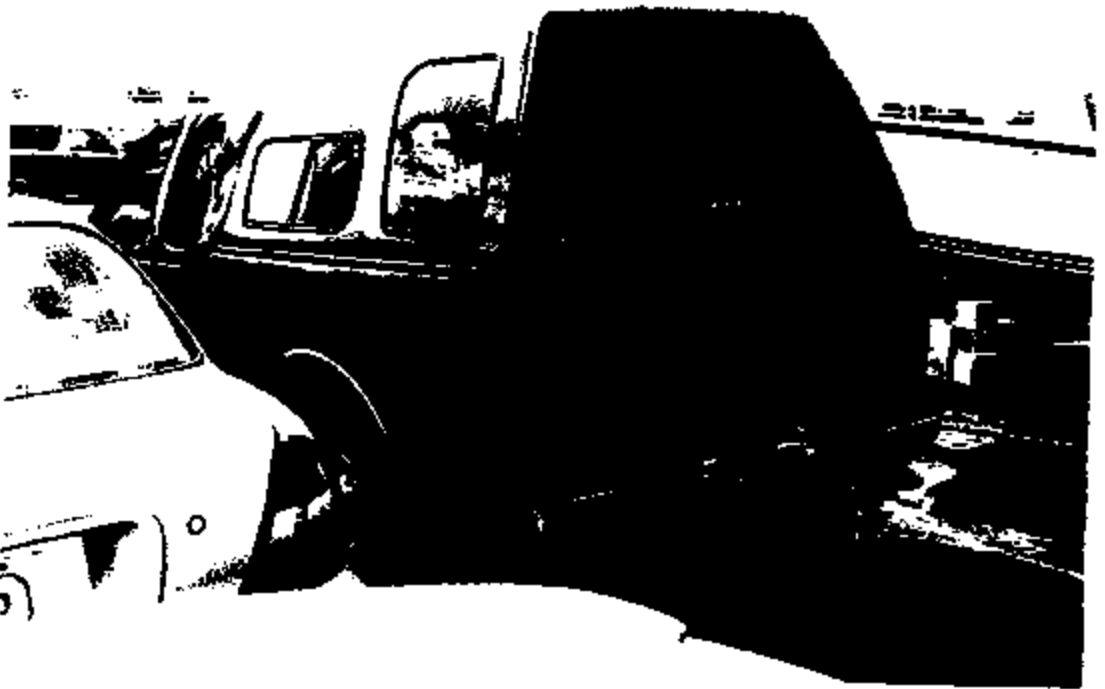
It is recommended that the repair history be reviewed to determine if any repairs that involved the left side fuel rail were performed.

In the interim, the remains of the vehicle should be preserved to allow for additional inspections by this firm and/or other interested parties.

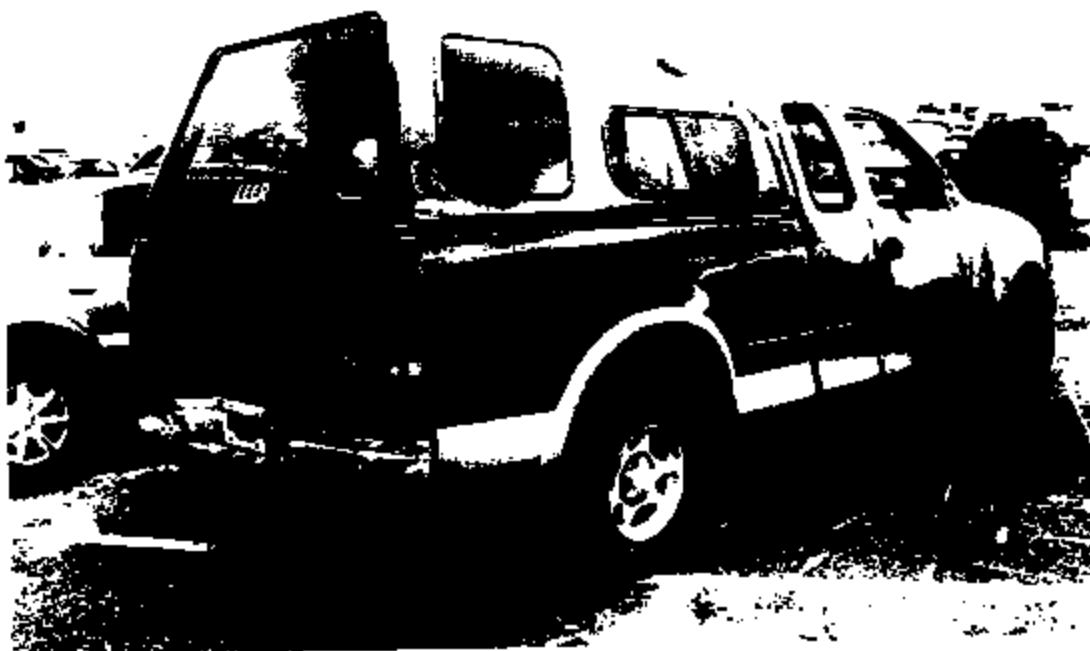
RICHARD SCHWARTZ INVESTIGATIONS INC., reserves the right to review any additional information, evidence, etc., as it becomes available, and to amend this report and its findings further, should it become necessary.



Photograph #1 Right front view



Photograph #2 Left rear view



Photograph #3 Right rear view



Photograph #4 Front view



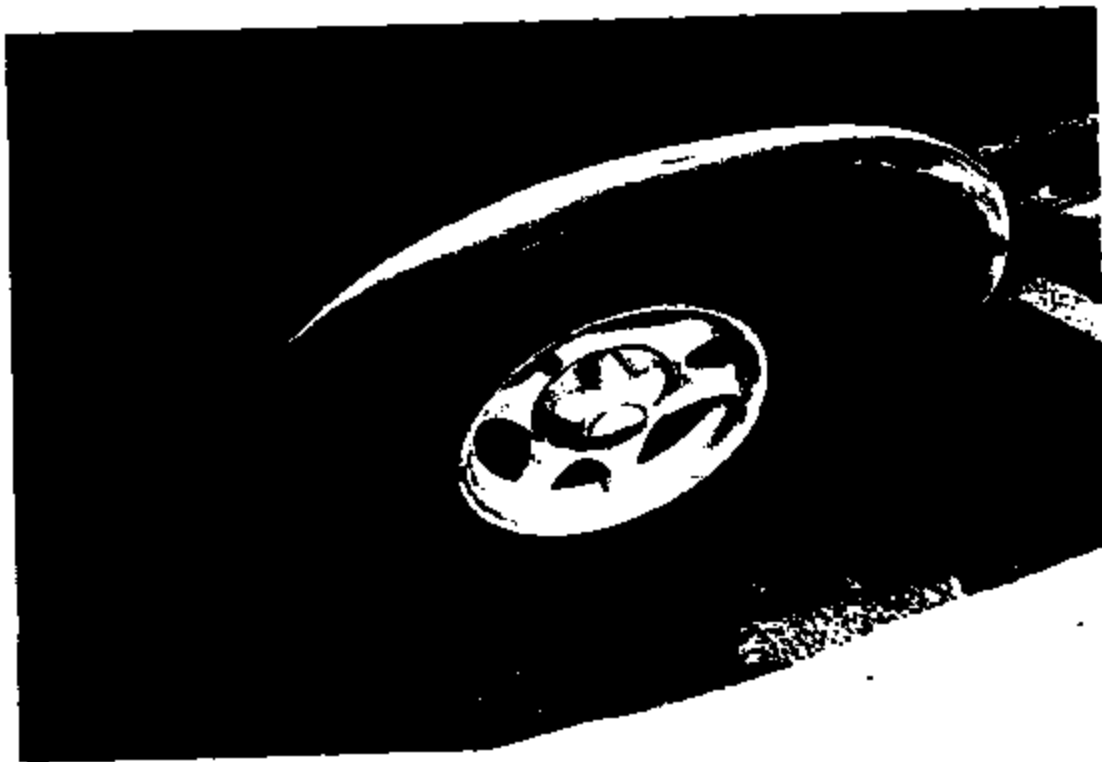
Photograph #5 Right front tire



Photograph #6 Right rear tire



Photograph #7 Left front fender and tire are fire damaged



Photograph #8 Left rear tire



Photograph #9 The interior is heavily fire damaged



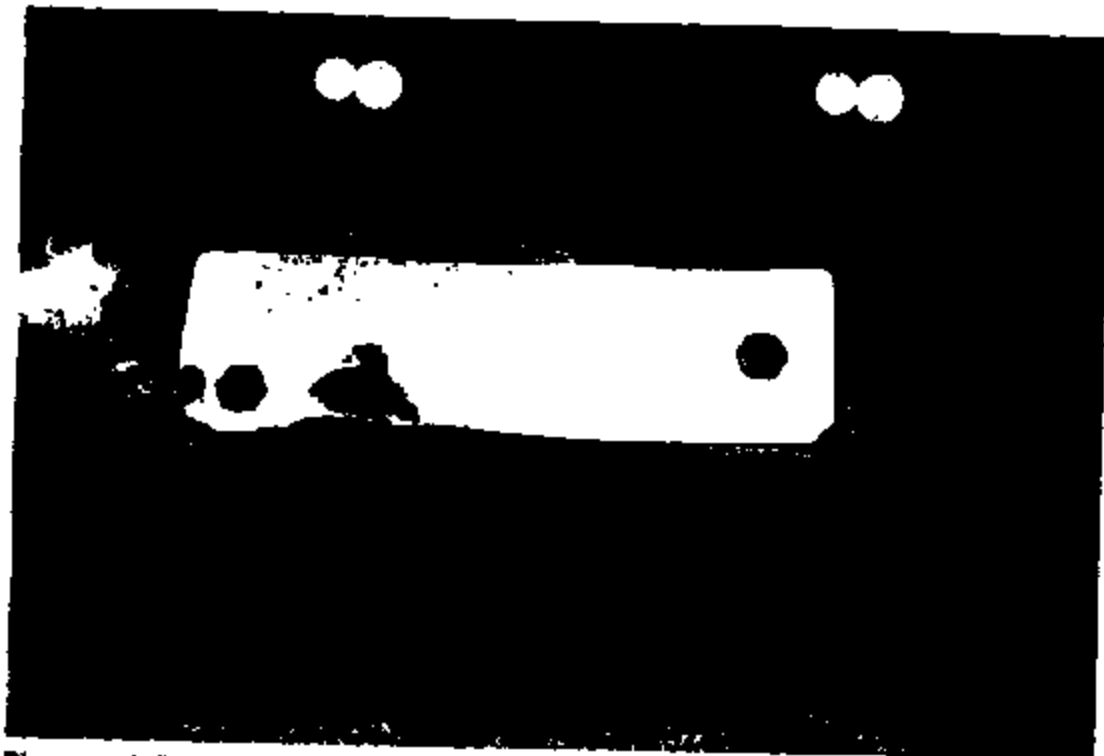
Photograph #10 Another view of the dashboard area



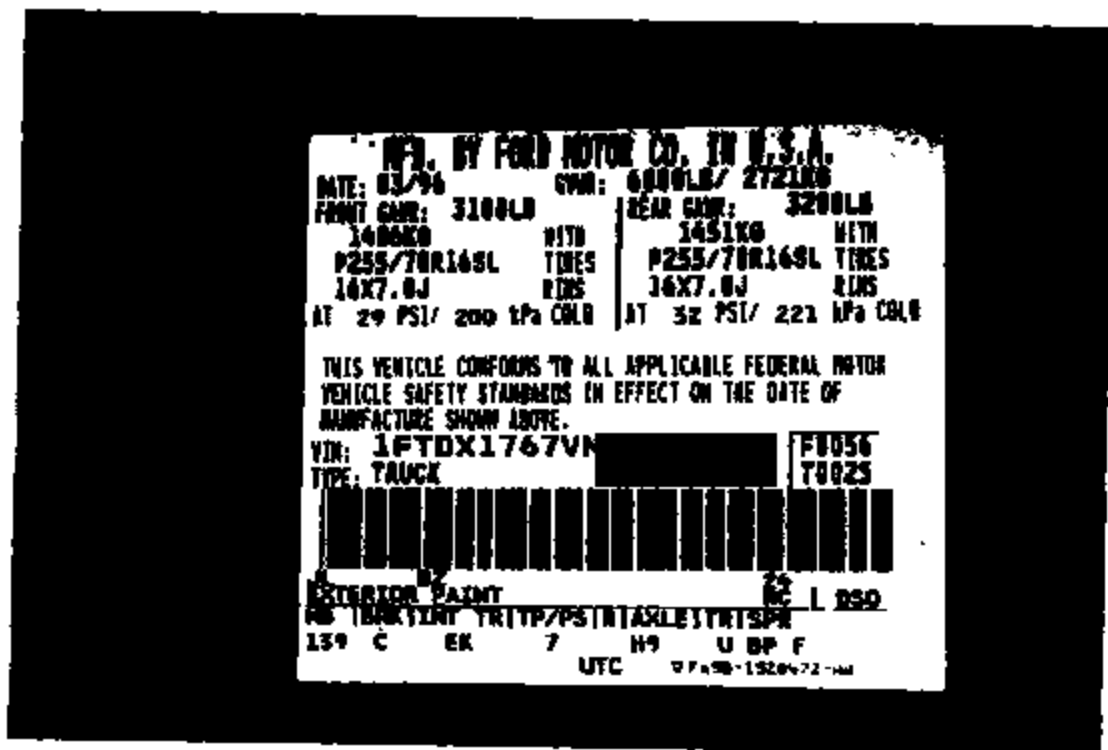
Photograph #11 Looking through the windshield



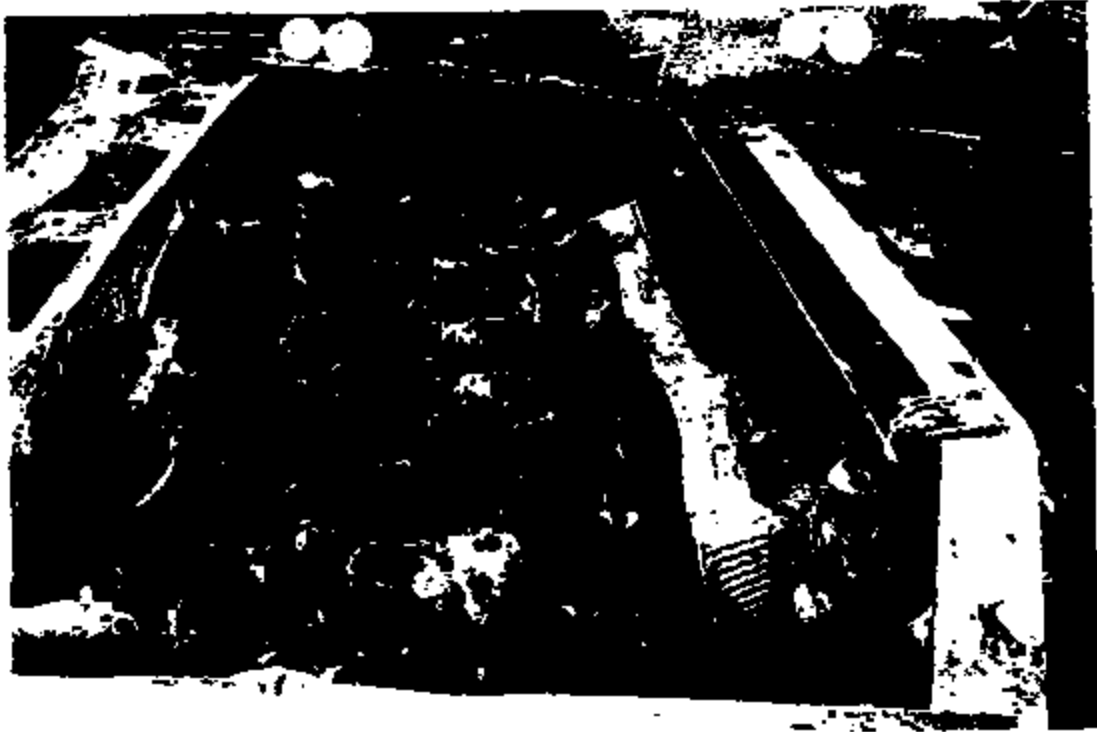
Photograph #12 Passenger compartment is also fire damaged



Photograph #13 V.I.N. plate is partially melted



Photograph #14 V.I.N. sticker on the end of the drivers door was intact



Photograph #15 Right side view of the engine compartment



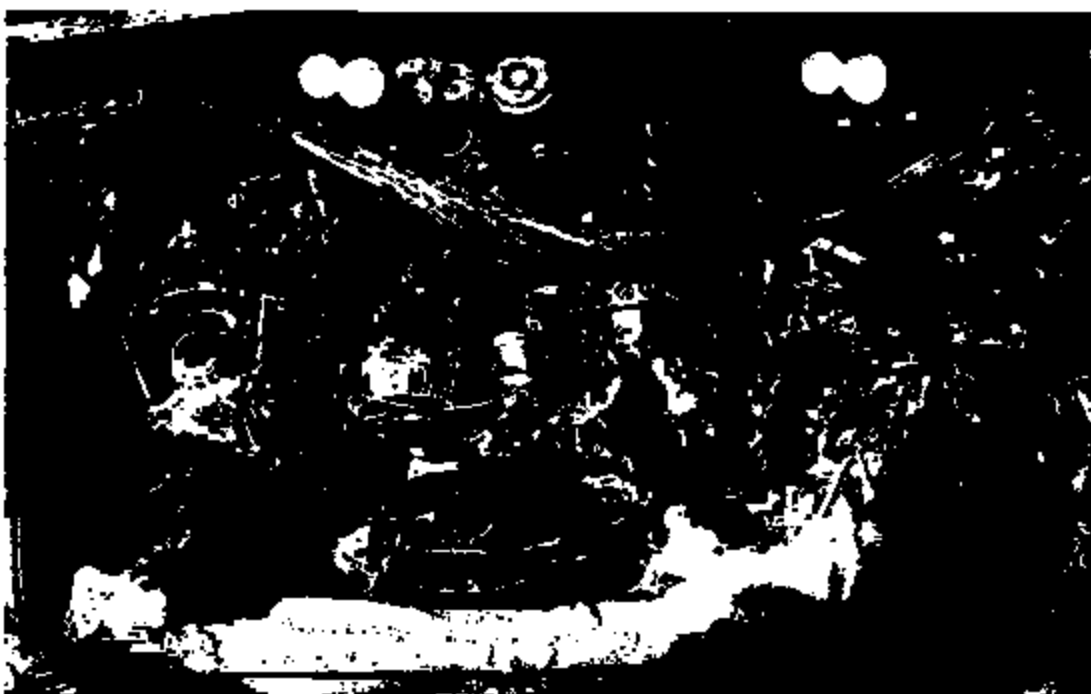
Photograph #16 Another view of the right side of the engine compartment



Photograph #17 A view of the engine



Photograph #18 Left side of the engine compartment



Photograph #19 A view of the engine from above



Photograph #20 The battery case was melted, all wiring was void of insulation but not discolored or melted



Photograph #21 "Hot" area of the fire damage, note melted intake runner



Photograph #22 A view showing the melted intake manifold runners along the left side of the engine



Photograph #23

Note the fire damaged rear injector and the melted intake manifold at its base; note fuel supply hoses are intact

We would like to thank you for the opportunity to be of assistance to you and your staff.
If you have any further questions on this or any other matter, please do not hesitate to
contact our office.

Respectfully submitted,

RICHARD SCHWARTZ INVESTIGATIONS, INC.



Richard M. Schwartz, President
CFEI #3637-4971
Florida Licensed Investigator #C8600879



Richard Metzger, Master ASE/Certified Technician
Florida Licensed Investigator CC9800012

Enclosure:

Invoice

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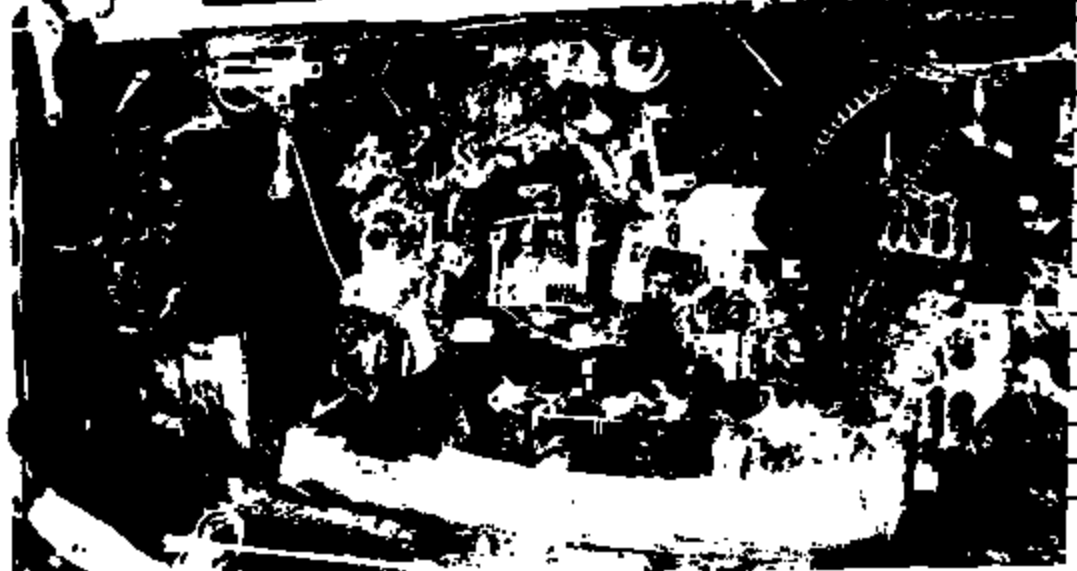


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CLAIM PHOTO GRAPH RECORD FOR EXPERT APPRAISAL
CLAIM NO. _____



DAMAGE



CLAIM PHOTO GRAPH RECORD FOR EXPERT APPRAISAL
CLAIM NO. [REDACTED]



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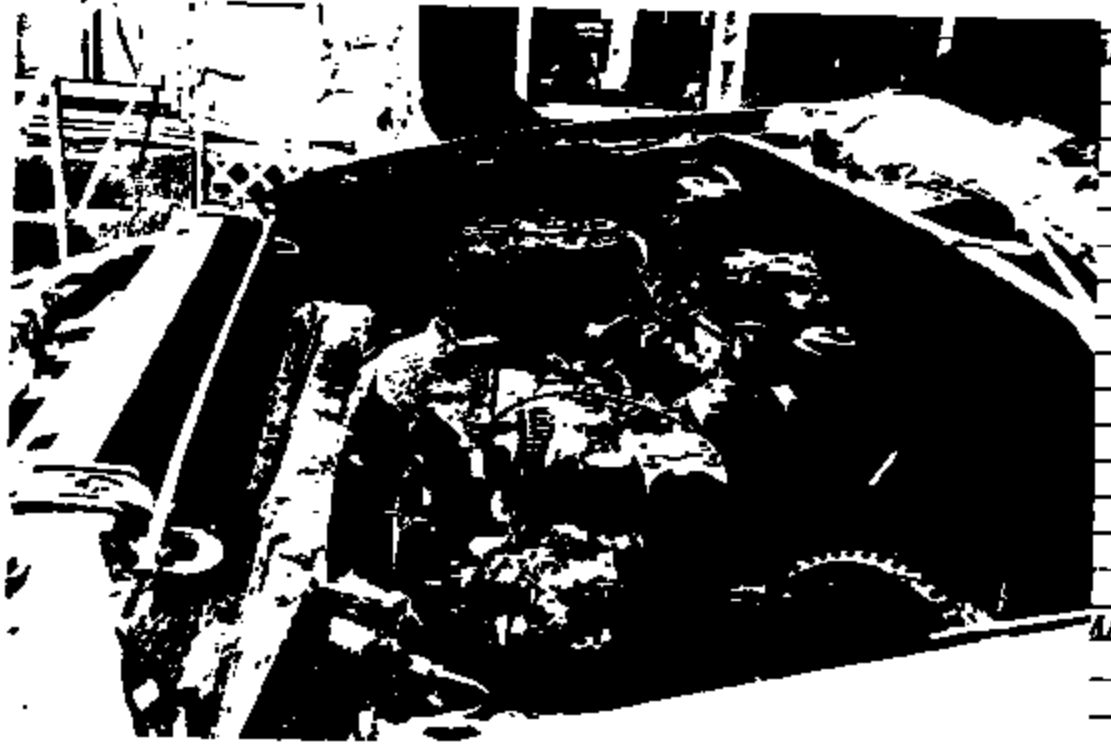
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CLAIM PHOTO GRAPH RECORD FOR EXPERT APPRAISAL
CLAIM NO. _____



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DPMS-000-L-C-4388

CLAIM NO.

AREA OF DAMAGE



AREA OF DAMAGE



ENR5-005-LC-4396



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8/21/23



REAR LEFT SIDEVIEW



INTERIOR VIEW



RIGHT FT VIEW



LEFT FRONT VIEW

State Farm Insurance Companies



November 3, 1998

State Farm Insurance Companies
16055 SW 122 Avenue
Miami, FL 33186

305-252-6700
305-252-6752 (fax)

Ford Motor Company
Attn: Howard Keyes - Mgr - Claims Dept.
Parklane Tower West, Suite 300 3 Parklane Blvd
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: August 17, 1998
Our Insured: [REDACTED]



NT

Dear Dear Claims Dept.:

The identified 1997 Ford F150 is insured by State Farm Mutual Insurance Company. This 1997 Ford F150 experienced a fire caused by the fuel injector.

State Farm would like to give you an opportunity to inspect the 1997 Ford F150 and give advance notice of our potential subrogation claim. please contact me at 305-252-6728 to set up a time for your inspection.

Sincerely,

John Fitell
Claim Representative
(305) 252-6728

State Farm Mutual Automobile Insurance Company

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Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Parsons Towers West
Suite 300
Three Paradise Boulevard
Dearborn, Michigan 48120-2500

October 8, 2004

YORK STB
2700 W Cypress Creek, Suite D-114
Ft. Lauderdale, FL 33309
ATTENTION: WILLIAM HARBOUR

10-18-04 10:32 AM

Re: Claimant: [REDACTED]
D/C/E: 08-08-2004
Your Claim #: [REDACTED]

Dear Mr. Harbour:

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

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

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

- 9. What was the city and state of occurrence: Miami, Florida
- 10. The 17 digit vehicle identification number: 1FMRU1760A [REDACTED]
- 11. What was the mileage at time of occurrence: Unknown at this time
- 12. What is the alleged defect: Engine compartment

ENG-885-LC-4461

13. Has the alleged defective part been repaired or replaced? (circle one) Yes or **No**

14. What is the current location of the vehicle, and the alleged defective part(s)?

United Auto Ins 3409 NE 163rd N. Miami FL 33160

15. List all after market additions or modifications that were made to the vehicle:

16. Was the engine running? (circle one) Yes or **No**

17. Were the keys in the ignition? (circle one) Yes or **No**

18. Was this vehicle purchased new or used?

If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: See police report

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

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

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

Sincerely,



Shawn L. Norton
Claims Analyst /
Litigation Assistant

10-18-04 A09:32 IN

4142869

FIRE / PROPERTY RECORD
 FIRE RECORD NUMBER REPORT (STRUCTURE) CITY, N. CAROLINA

INCIDENT NUMBER: 204142869 | DATE: 090904 | ADDRESS: 1815 E.W. WAY

PROPERTY ADDRESS: [REDACTED] | TIME REPORTED: 1251

OWNER NAME: LAST NAME, FIRST NAME, MIDDLE INITIAL, PREFIX, SUFFIX

STRUCTURE TYPE: [F] | STORIES: [3] | SQUARE FEET: [1] | OCCUPANT TOTAL: [8] | TYPE OF DAMAGE: [13] | ACTION TAKEN: [15]

RESIDENT NAME: [REDACTED] | SPECIFIC PROPERTY: [4] | MOBILE PROPERTY: [1]

OFFICIAL USE: [REDACTED]

APPEARED DAMAGE: ORIGIN, EXTENT, TYPE, FLAME, SMOKE, LOSS OF USE, PLANE TRAVEL, METHOD, OBSERVABLE DAMAGE

DETECTOR TYPE: [3] | POWER SUPPLY: [9] | PERFORMANCE: [3] | W/RECORD: [8] | HEADS OPERATES: [500] | COVERED: [8]

DEPARTMENT NUMBER: [REDACTED] | HOME TO: [REDACTED] | ROUTING: [REDACTED]

VEHICLE MAKE: [REDACTED] | MODEL: [REDACTED] | YEAR: [REDACTED] | TYPE: [REDACTED]

EQUIPMENT INVOLVED: [REDACTED] | FURNITURE MATERIAL IDENTIFIED: [REDACTED] | TYPE MATERIAL IDENTIFIED: [REDACTED]

DOES HEAT IGNITION: [REDACTED] | IGNITION SOURCE: [REDACTED] | TIME OF DAY: [10:00P]

AREA OF ORIGIN: [REDACTED] | LEVEL ORIGIN FLOOR: [REDACTED] | CONTAINER: [REDACTED]

INVESTIGATED BY: [REDACTED] | DATE: 09-09-04

CALLS TO CONTROL: [REDACTED] | TOTAL LOSS: [REDACTED] | WATER SUPPLY TYPE: [REDACTED]

PERSONNEL BY UNIT REPORTING: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

PERSONNEL INVOLVED: [REDACTED]

17-150002

REC'D 8/3

SUPPLEMENTAL NARRATIVE / UNIT RECORD

UNIT # 0331 A18

INCIDENT NUMBER 0304172869 M U B S V Y 090904 INCIDENT PROPERTY ADDRESS 13150 NW 17 AVE

PATIENT NAME (IF RESCUE) (LAST FIRST MI) SUPPLEMENTAL REPORT 1 MULTIPLE UNIT REPORT 1 TIME REPORTED 1251

PERSONNEL OF THIS REPORTING UNIT M S / NARRATOR CFO ON PERSONNEL AND LISTED ON: DISPATCH RECORD FIRE/PROPERTY RECORD RESCUE PATIENT RECORD SUPPLEMENTAL TRANSPORT RECORD PATIENTS MATERIAL RECORD WATER RECORDS

Table with columns: FIRE FIGHT, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th. Headers: CALLERS TO CONTROL, TOTAL MEN, WATER, LADDER, SUPPLY, GROUP, ARRIVAL.

NARRATIVE
R-3 ARR ON HOUSE WITH VEHICLE FIRE
IN SUPPORT OF HEAVY FIRE EXTENSION INTO HOUSE
CALLED CODE-1 & ASSUMED COMMAND. S-19 ATTACHED
LINE W/ ASSISTANCE FROM A-26. R-54 SEARCH ALL CLEAR.
R-54 MEDICAL & R-63 RIT.
CALLED FOR INVEST & RELEASED TO S-19.

SEE SIGNATURE [Signature] ADDITIONAL NARRATIVE PAGE 01
White - Original Yellow - COPY Pink - BULKY

FIRE / PROPERTY RECORD

FIRE RECORD REPORT REPORT SCAM-DADE COUNTY, FLORIDA

DATE REPORTED 017
PAGE 1

REPORT NUMBER 23

INCIDENT NUMBER 20190905
ADDRESS 1375 N.W. 17th

PROPERTY ADDRESS [REDACTED] TIME REPORTED 1251

OWNER NAME LAST NAME FIRST NAME MIDDLE INITIAL PRO SEQUENCE
[REDACTED] 01

STRUCTURE TYPE STORM SHIELD SQUARE FEET OCCUPANT TOTAL TYPE HIT FOUND ACTION TAKEN
1 11 2 8 1 1 1 5

OCCUPANT NAME SPECIFIC PROPERTY MODIFIED PRO
[REDACTED] 411 1 1 1

STRUCTURE DAMAGE APPARATUS DAMAGE
ON ARRIVAL PLANE INAVEL METHOD OBSTACLE TO
FLAME SMOKE PLANE FIRE EXT. SUBJECT ON ARRIVAL FACTOR EXTINGUISH CONTROL

DETECTION TYPE POWER SUPPLY PERFORMANCE SPRINKLER SYSTEM HEADS OPERATED SMOKELOC
Y F P E 0 0 0 P

PROPERTY CHARACTERISTICS COMPANY

VEHICLE MAKE MODEL YEAR SEAT VINS

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
Oil 1/2 9/3 1/2 GALLONS 97 1/2 GALLONS

AREA OF ORIGIN AREA OF ORIGIN WIND DIRECTION
9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
Oil 1/2 9/3 1/2 GALLONS 97 1/2 GALLONS

AREA OF ORIGIN AREA OF ORIGIN WIND DIRECTION
9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
Oil 1/2 9/3 1/2 GALLONS 97 1/2 GALLONS

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9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

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INVESTIGATED BY [Signature] DATE 09-09-04

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
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9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
Oil 1/2 9/3 1/2 GALLONS 97 1/2 GALLONS

AREA OF ORIGIN AREA OF ORIGIN WIND DIRECTION
9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

PROPERTY INVOLVED DEN DENY/NOT INQUIRED TYPE WATER CONTAINED
Oil 1/2 9/3 1/2 GALLONS 97 1/2 GALLONS

AREA OF ORIGIN AREA OF ORIGIN WIND DIRECTION
9/3 0800 PLANE 9/3 0800 PLANE

INVESTIGATED BY [Signature] DATE 09-09-04

CALLER'S NAME LIST OF THE original documents to the call the Miami-Dade Fire Department, 3300 NW 41 Street Miami, Florida 33142
Miami-Dade Fire Department

OFFENSE INCIDENT REPORT

MANDATE POLICE REPORT **207587C**

DATE: **10/12/04** TIME: **12:30**

OFFENSE: **FIRE (VEHICLE)**

LOCATION: **MIAMI**

PLATE: **A F 0302**

VEHICLE: **2003 BUICK LEC**

INVESTIGATOR: **DET CAROL WAC**

REPORTING PARTY: **MIAMI**

OFFENSE CODES: **2701, 2702, 2703, 2704**

PROPERTY DAMAGE: **NO**

VEHICLE DAMAGE: **YES**

INVESTIGATION: **NO**

ARREST: **NO**

REMARKS: **(C-1) ADVISED THE SOURCE OF THE FIRE UNDER THE VEHICLE (WAS) UNKNOWN HAS CEASED AT THE SCENE. THE FIRE SPREAD TO THE HOSE CAUSING DAMAGE. ENGINE 63, 26, 19, WAS ON SCENE WITH TOWER 21, 25, WITH CHIEF (PATRICK) STEVEN. NO INJURIES. INVESTIGATION. 1 DET CAROL WAC**

ECU DET EXTENSIVE **3003** **11/03** **534/100** **11/03** **30**

REPORT NO
03

SUPPLEMENTAL NARRATIVE / UNIT RECORD

UNIT & OFFICER
0331 A

INCIDENT PROPERTY ADDRESS
304142869 | 090904 | 13130 NW 17 AVE

PATIENT NAME (IF REQUEST) (LAST FIRST MI)

SUPPLEMENTAL REPORT 1
INCIDENT UNIT REPORT 1 1251

PERSONNEL OF THIS INCIDENT
M. SILVERMAN CFO

- ☐ PERSONNEL AND LISTS ONI
- ☐ DISPATCH RECORD
- ☐ DISPATCH REPORT RECORD
- ☐ INCIDENT FACILITY RECORD
- ☐ SUPPLEMENTAL TRANSPORT RECORD
- ☐ HAZARDOUS MATERIAL RECORD
- ☐ WATER RESCUE RECORD

FIRE UNIT NO		CALL DUE TO SERVICE		TOTAL RISE		WATER LADDER/EXTENSION	
NO.	TYPE	NO.	TYPE	NO.	TYPE	NO.	TYPE

B-3 ARR ON HOUSE WITH VEHICLE FIRE
 IN GARAGE & HEAVY FIRE EXTENSION INTO HOUSE
 CALLED 6002-1 & ASSUMED COMMAND. S-19 ATTACHED
 LINE W/ ASSISTANCE FROM A-26. E-54 SEARCH - ALL CLEAR.
 R-54 MEDICAL E-563 RIT.
 CALLED FOR WREST & RELEASED TO S-19.

DISPATCHER

[Signature]

LABORATORY NARRATIVE PAGE 02

Write - Original Value - 1251 Pkg - Station

FIRE / PROPERTY RECORD

FIRE RECORD PROPERTY REPORT MARSHALL COUNTY, FLORIDA

REPORT NO. 02	DEPT. 304142040	INCIDENT NUMBER 090904	ACCIDENT ADDRESS 18175 N.W. 57th	DATE REPORTED 10/11/04	SHIFT A
OCCUPANT NAME: [REDACTED]					
ADDRESS: [REDACTED]					
DAMAGE MADE: [REDACTED]					
STRUCTION TYPE: 1 STORIES & HEIGHT: 11 SQUARE FOOT: 3 OCCUPANT TOTAL: 9 TYPE: 11 RATED: 15					
OCCUPANT NAME: [REDACTED] SPECIFIC PROPERTY: 111 MOBILE PROPERTY: []					
DESCR ADDRESS: [REDACTED]					
APPARENT CAUSE OF LOSS: 1 TYPE OF DAMAGE: 1 FLAME: 1 SMOKE: 1 SOUND OF FIRE OR ARRIVAL: 0 FLAME TRAVEL FACTOR: 22 METHOD EXTINGUISH: 5 DISTANCE TO CONTROL: 8					
DETECTION TYPE: 7 POWER SUPPLY: 7 PERFORMANCE: 0 CONTROLLER SYSTEM: 0 MAKE OF DEVICE: 000 STORAGE: 0					
PROPERTY CLASS NUMBER: [] OTHER: [] FORMER COMPANY: []					
YEAR: [] MAKE: [] MODEL: [] TYPE: [] STATISTICS: []					
UNIT INVOLVED: 01 AUC		ONE INVOLVED: 07 MOBILE TRUCK		TYPE MATERIAL INVOLVED: 07 LANT TUBES	
FIRE ORIGIN: 09 OPEN FLAME		EXTINGUISH FACTOR: 07 DRY CHEM FIRM		WATER LOSS: 50000	
LOSS OF ORIGIN: 07 GAS		LEVEL ORIGIN FIRE: 02 FLOOR		CONTAINER: 01000	
INVESTIGATOR: H. Davis, Jr. - 07-09-04					
TYPE LOSS: Y INJURY: N DEATH: N TOTAL LOSS: 500 OTHER PROPERTY LOSS: 10000					
PERSONNEL INVOLVED: 01 FIRE RELATED CASUALTIES: 0 PERSONNEL PERSONNEL PERSONNEL: 0					
INJURY: 0 DEATH: 0					

Investigation to show fire was caused by a short in the fire alarm in the kitchen which had caused the alarm to sound and caused the fire to start. The alarm was reset and the fire was extinguished. The fire was caused by the alarm system. The fire was caused by the alarm system. The fire was caused by the alarm system.

VEHICLE PROPERTY REPORT

MIAMI DADE POLICE DEPARTMENT

30 **754554C**

09090009 **787582C**

75 **303A** **ETP** **7DR**

051 **0201501**

T.P.M. 201760W

3131K **ATTA**

BRAND NEW

3336702 **7/21/03** **9/9/04**

1500K

NARRATIVE CONTINUATION

08/02/2004	MIAMI-DADE POLICE DEPARTMENT	484582-C
08/02/2004	Accidental Fire	0009
13175 NW 17 Ave.	McClellan, Sandra	

Day/Date/Time of Occurrence: Thursday/09-09-2004 received at 12:51 p.m.
 Alarm Number: 4442899
 Fire Investigator: Lt. Daniel Gaines
 Type of Fire: Vehicle/Residence
 Classification: Accidental
 Estimated Loss: \$90,000

Owner/Victim: [REDACTED] B/F, DOB: [REDACTED] Miami, FL. Home phone [REDACTED]

Witness #1: [REDACTED] B/F, DOB: [REDACTED] Miami, FL. Home phone [REDACTED]

Witness #2: [REDACTED] B/F, DOB: [REDACTED] Miami, FL. Home phone [REDACTED]

Scene: The scene was a 1998 Ford Expedition with a VIN of 1FMRU1790V[REDACTED]. The vehicle was parked in the carport of an occupied single story residence located at [REDACTED]. The fire heavily damaged the vehicle in addition to causing smoke and fire damage to the carport and neighboring rooms. Refer to the fire investigation report for additional information concerning the scene.

Evidence Collected: None.

Cause and Origin: Miami-Dade Fire Department Investigator Lt. Daniel Gaines responded and conducted the cause and origin investigation. After examining the scene and based on the physical evidence he determined that the fire was accidental in nature. In Lt. Gaines' opinion, the fire was caused by a part failure in the vehicle. He estimated a loss of \$90,000 to the vehicle and structure. Lt. Gaines photographed the scene and prepared a fire investigation report that includes a sketch of the

Investigative Unit	Case No.	Investigation Type	Priority	Assigned To	Assigned Date	Assigned Time	Investigator	Supervisor
08/02/2004	484582-C	Accidental Fire	2	D. Gaines	09/09/2004	12:51	D. Gaines	[REDACTED]
Investigator	Supervisor	Witnesses	Victims	Property	Vehicle	Structure	Other	Total
1	0	0	0	0	0	0	0	0
Investigator	Supervisor	Witnesses	Victims	Property	Vehicle	Structure	Other	Total
1	0	0	0	0	0	0	0	0

Investigator: **Detective D. Laine**
 Date: 09/09/2004
 Time: 19:00
 Signature: [Handwritten Signature]
 Title: [REDACTED]

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		NARRATIVE CONTINUATION		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2	
08/18/2004		MIAMI-DADE POLICE DEPARTMENT		484682-C			
08/08/2004		Accidental Fire		McCallister, Sandra		0089	
7579 SW 37 Ave.							

Case Disposition: Exceptionally Cleared at this time.

SEARCHED <input type="checkbox"/> INDEXED <input type="checkbox"/> SERIALIZED <input type="checkbox"/> FILED <input type="checkbox"/>		AUG 23 2004		FBI - MIAMI	
AGENT: PROTECTIVE D. LEB		190768		4813	
EC		08/09/2004		Letic	
3		of		3	



John A. Rumpelbach, Jr.
Investigator and Consultant

October 11, 2004

Mr. Bill Harbour
York-STS
Suite D-716
2700 N.W. 13th Street
Fort Lauderdale, FL 33309

FIRE ANALYSIS



EXPERT RPT

LOCATION

Date of fire: September 9, 2004
Time of fire: approximately 12:30 pm to 1:00 pm

Citizen Property Insurance Corporation Claim No. [REDACTED]

CASE NO. YORK-STS - CITIZEN'S PROPERTY INSURANCE / MOCA LISTER 04094982

JOHN A. RUMPELBACH, JR.
1000 N.W. 13th Street, Suite 716
Fort Lauderdale, FL 33309
TEL: (954) 561-1181 FAX: (954) 561-1181



Mr. Bill Harbour
 York-STE
 Suite D-114
 2700 West Cypress Creek Road
 Fort Lauderdale, Florida 33309

Case No. 0409-0982
 Sandra McCallister
 13475 NW 17th Avenue
 Miami, Florida
 Claim No. 36364

1998 Ford Expedition

Dear Mr. Bill Harbour:

PURPOSE

This document was prepared for the York-STE on behalf of Citizens Property Insurance Corporation. The purpose of this document is to provide information regarding the above-captioned premises. The information contained herein is for informational purposes only and should not be construed as an offer of insurance or any other financial product. The actual terms, coverages, amounts, conditions, exclusions, and other provisions of any policy issued by Citizens Property Insurance Corporation will be determined by the actual policy language.

PREMISES

The premises is a single-story dwelling located at 13475 NW 17th Avenue, Miami, Florida. The dwelling is a two-car garage and is currently used as the primary residence for the insured. The dwelling is a family vehicle for transportation.

The dwelling is a single-story dwelling located at 13475 NW 17th Avenue, Miami, Florida. The dwelling is a two-car garage and is currently used as the primary residence for the insured. The dwelling is a family vehicle for transportation.

All construction of the dwelling was completed on September 20, 2004. The insured was present at the time of the construction.

DESCRIPTION OF THE PREMISES

The structure was a one-story dwelling constructed on a concrete slab foundation with concrete block walls and a brick exterior. The exterior of the dwelling was covered with brick veneer and had a two-car garage. There was a two-car garage attached to the rear of the dwelling. The dwelling was used as a residential dwelling.

The dwelling contained a living room, dining room, kitchen, family room, four bedrooms and two bathrooms. The interior walls were constructed with drywall and had tile and carpeting throughout the premises.

The electrical service consisted of an unknown panel that contained two 60 amp double pole breakers, one 30 amp double pole breaker, three 20 amp double pole breakers, three 10 amp double pole breakers, five 20 amp single pole breakers and four 15 amp single pole breakers. Two of the 20 amp and two of the 15 amp single pole breakers were found to be in a tripped position. The electrical panel, electrical breakers and electrical wiring throughout the dwelling had no involvement in the cause of this fire loss.

DESCRIPTION OF THE VEHICLE

The vehicle was a 1998 Ford Expedition that was identified with a serial number of 1FMRU156078. The vehicle was in good condition showing no exterior body damage that had occurred before the fire. The vehicle was parked on the asphalt and was directly involved in the cause of this fire loss.

EXAMINATION OF THE SCENARIO

An examination of the site was conducted for an exterior examination of the dwelling. The exterior examination of the dwelling was conducted on the morning of the fire. The exterior examination of the dwelling showed no damage to the exterior of the dwelling. The exterior examination of the dwelling showed that the fire had originated within the carpet when the 1998 Ford Expedition was parked on the asphalt. The exterior examination of the exterior windows within the dwelling showed that the fire had originated within the interior of the dwelling.

An examination of the interior of the dwelling was conducted on the morning of the fire. The interior examination of the dwelling showed that the fire had originated within the carpet when the 1998 Ford Expedition was parked on the asphalt. The interior examination of the dwelling showed that the fire had originated within the interior of the dwelling.

An examination of the interior of the dwelling was conducted on the morning of the fire. The interior examination of the dwelling showed that the fire had originated within the carpet when the 1998 Ford Expedition was parked on the asphalt. The interior examination of the dwelling showed that the fire had originated within the interior of the dwelling.

The explanation of the structure was then continued by visiting the house and conducting a closer examination of the carpet area. The closer examination of the carpet showed distinct burn patterns and degree of charring confirming that the fire had originated at the left side or north side of the carpet.

adjacent to the south exterior side of the dwelling. There was a distinct burn pattern on the north exterior wall of the house's carport, showing the fire had traveled up and over from the engine compartment of the hood of the 1998 Ford Expedition. The hood of the carport was the first in the carport. An investigation of the east wall of the carport showed that the fire had traveled up the wall of the house, showing distinct fire damage and burn patterns. The fire had traveled up the wall of the house, showing an increasing degree of burning above the level of the hood of the carport. All of the fire damage, burn patterns and damage to the exterior wall of the carport and exterior wall of the house revealed that the fire had originated within the engine compartment of the 1998 Ford Expedition.

An investigation of the exterior wall of the house, showing the fire had traveled up the wall of the house, showing an increasing degree of burning above the level of the hood of the carport. All of the fire damage, burn patterns and damage to the exterior wall of the carport and exterior wall of the house revealed that the fire had originated within the engine compartment of the 1998 Ford Expedition.

An investigation of the exterior wall of the house, showing the fire had traveled up the wall of the house, showing an increasing degree of burning above the level of the hood of the carport. All of the fire damage, burn patterns and damage to the exterior wall of the carport and exterior wall of the house revealed that the fire had originated within the engine compartment of the 1998 Ford Expedition.

An investigation of the exterior wall of the house, showing the fire had traveled up the wall of the house, showing an increasing degree of burning above the level of the hood of the carport. All of the fire damage, burn patterns and damage to the exterior wall of the carport and exterior wall of the house revealed that the fire had originated within the engine compartment of the 1998 Ford Expedition.

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An investigation of the exterior wall of the house, showing the fire had traveled up the wall of the house, showing an increasing degree of burning above the level of the hood of the carport. All of the fire damage, burn patterns and damage to the exterior wall of the carport and exterior wall of the house revealed that the fire had originated within the engine compartment of the 1998 Ford Expedition.

and passenger areas. The examination of the front passenger seats showed heavy burning at the top section and back rest with some of the material remaining on the seat area further indicating that the fire had traveled high within the passenger area from the front of the vehicle and from the engine compartment. The remaining portion of the vehicle showed heavy fire damage, all of the tire surfaces and fire damage to the interior of the vehicle showing the front of the vehicle toward the rear of the vehicle causing a total destruction of the front compartment.

A closer examination of the dashboard and log area, however, showed that the fire had originated at this location in the vehicle. An examination of the electrical wiring within the dashboard showed no signs of any electrical shorting or that the fire was caused by any of the electrical wiring within the dashboard or that the fire had originated within the negative section of the dashboard.

The examination of the engine compartment showed a heavy degree of burning in the engine compartment. The examination of the engine compartment showed the fire had traveled from the engine compartment to the driver side of the vehicle.

The examination of the engine compartment showed the fire had traveled from the engine compartment to the driver side of the vehicle.

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The examination of the engine compartment showed the fire had traveled from the engine compartment to the driver side of the vehicle.

A review of the fire scene examination was then conducted by examining the fire damage, burn patterns, and the location of the fire within the engine compartment and concluding that the fire had originated within the engine compartment of the 1965 Ford Expedition. The fire damage and burn patterns also

confirmed that the fire had originated toward the passenger side and front area of the engine within the vehicle. The fire started within the engine compartment and then spread to the firewall and into the passenger area of the Ford Expedition. The fire then completely incinerated the engine hood causing the windshield to shatter and the hood to fall to the ground. The fire then spread to the interior of the vehicle and entered the interior of the structure through the front door. The fire then spread throughout the interior of the structure.

OTHER RELEVANT INFORMATION

The fire started within the engine compartment and then spread to the firewall and into the passenger area of the Ford Expedition. The fire then completely incinerated the engine hood causing the windshield to shatter and the hood to fall to the ground. The fire then spread to the interior of the vehicle and entered the interior of the structure through the front door. The fire then spread throughout the interior of the structure.

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CONCLUSION

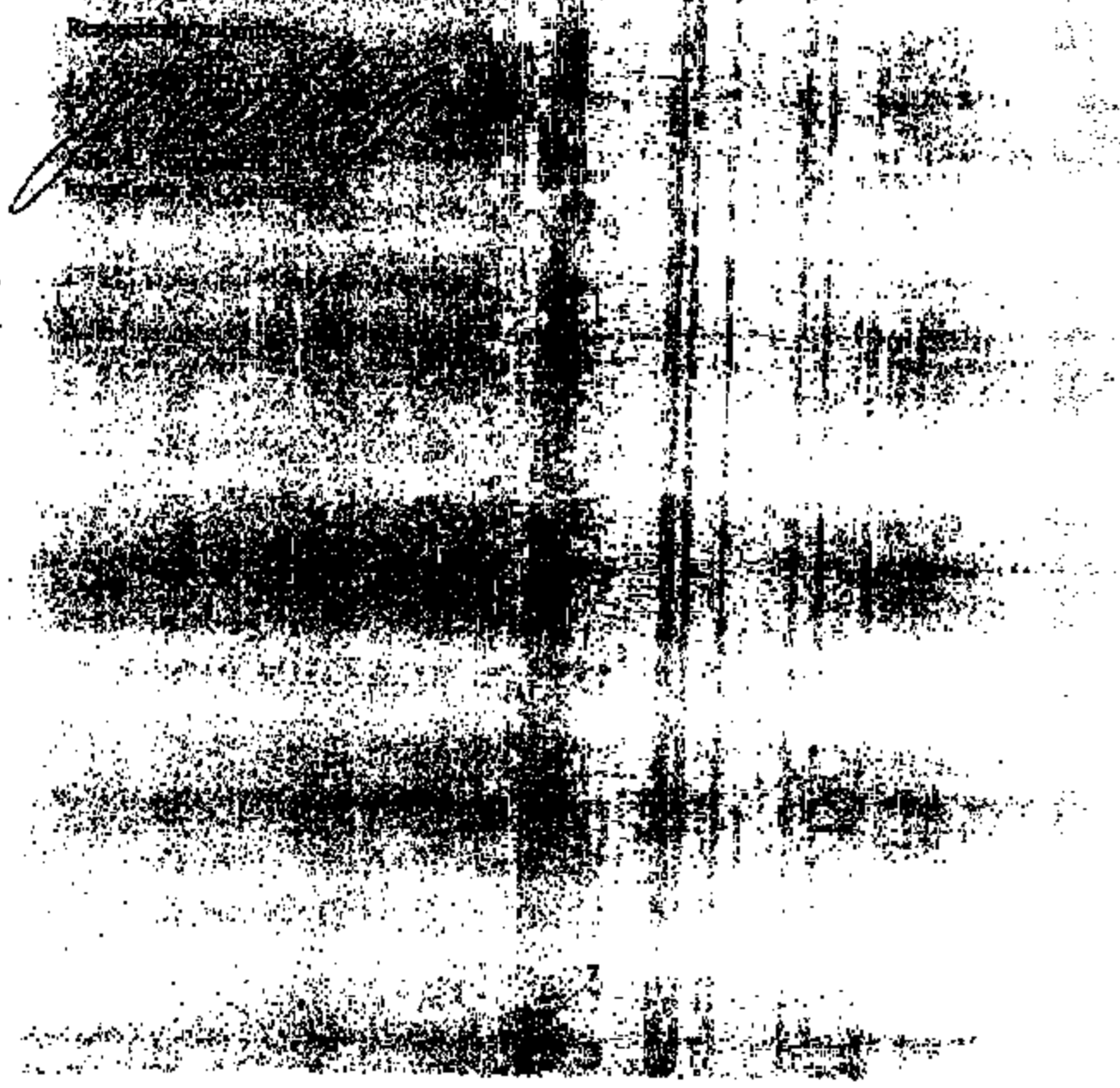
The fire started within the engine compartment and then spread to the firewall and into the passenger area of the Ford Expedition. The fire then completely incinerated the engine hood causing the windshield to shatter and the hood to fall to the ground. The fire then spread to the interior of the vehicle and entered the interior of the structure through the front door. The fire then spread throughout the interior of the structure.



During the examination of the wiring harness there was some melting indicating electrical shorting had occurred within the wiring circuit of its engine compartment. This shorted item was identified as a Mega Fuse or fusible link.

This fire has been classified as accidental fire that was evidently caused by an electrical malfunction of the wiring for the 1998 Ford Expedition.

Due to the extreme damage the other items of the fire could not be fully described.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
 Claim # [REDACTED]
 Date Taken: September 20, 2004
 Insured: [REDACTED]

Insurance: Citizens
 Policy # [REDACTED]
 Photographer: John A. Rumpasch, Jr., CFEI
 Location: 13175 NW 17th Avenue
 Miami, Florida

Photo # 1

Comments:

FRONT VIEW OF THE
 HOUSE AND VEHICLE
 SHOWING THE FIRE
 DAMAGE.



Photo # 2

Comments

FRONT VIEW OF THE
 DWELLING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpasch, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 3

Comments:

FRONT AND LEFT SIDE
VIEWS OF THE
STRUCTURE.



Photo # 4

Comments

REAR VIEW OF THE
DWELLING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpelach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 5

Comments:

CARPORT WITH FIRE
DAMAGE.



Photo # 6

Comments

CARPORT WITH FIRE
DAMAGE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 7

Comments:

FRONT DOOR AND
INTERIOR OF THE HOUSE.



Photo # 8

Comments

HIGH SMOKE DAMAGE IN
THE LIVING ROOM.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumplach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 9

Comments:

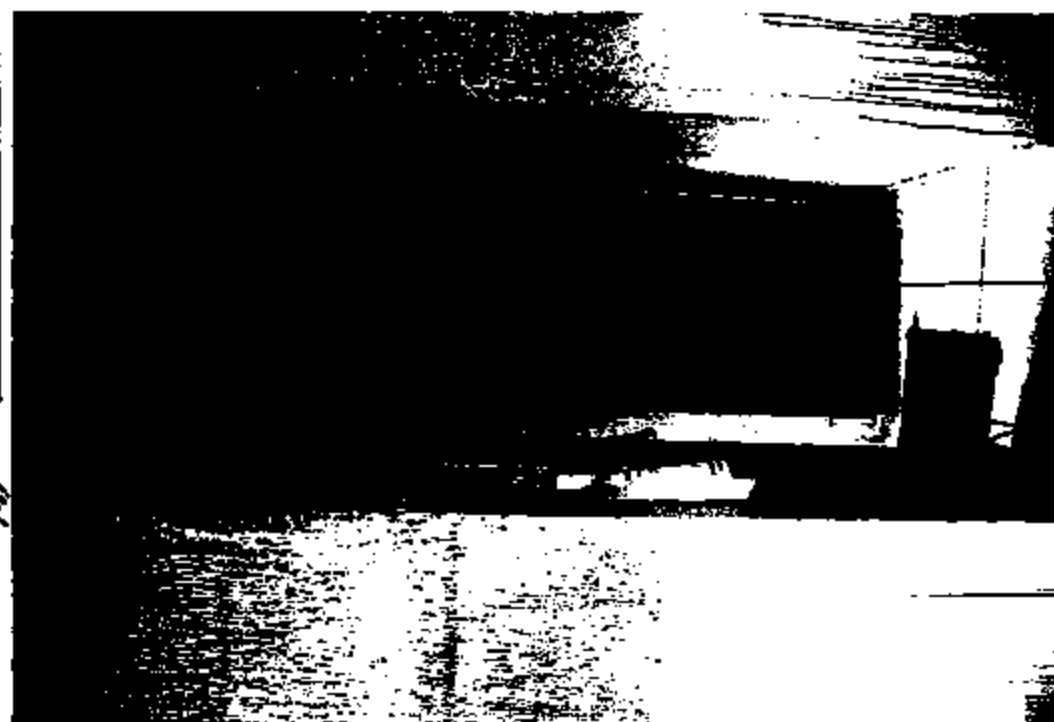
HIGH SMOKE DAMAGE IN
THE LIVING ROOM.



Photo # 10

Comments

HALLWAY LEADING TO
THE BEDROOMS AND
CARPORT AREA.



EA05-085-LC-4425



PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 11

Comments:

INCREASED FIRE DAMAGE
IN THE BEDROOMS.

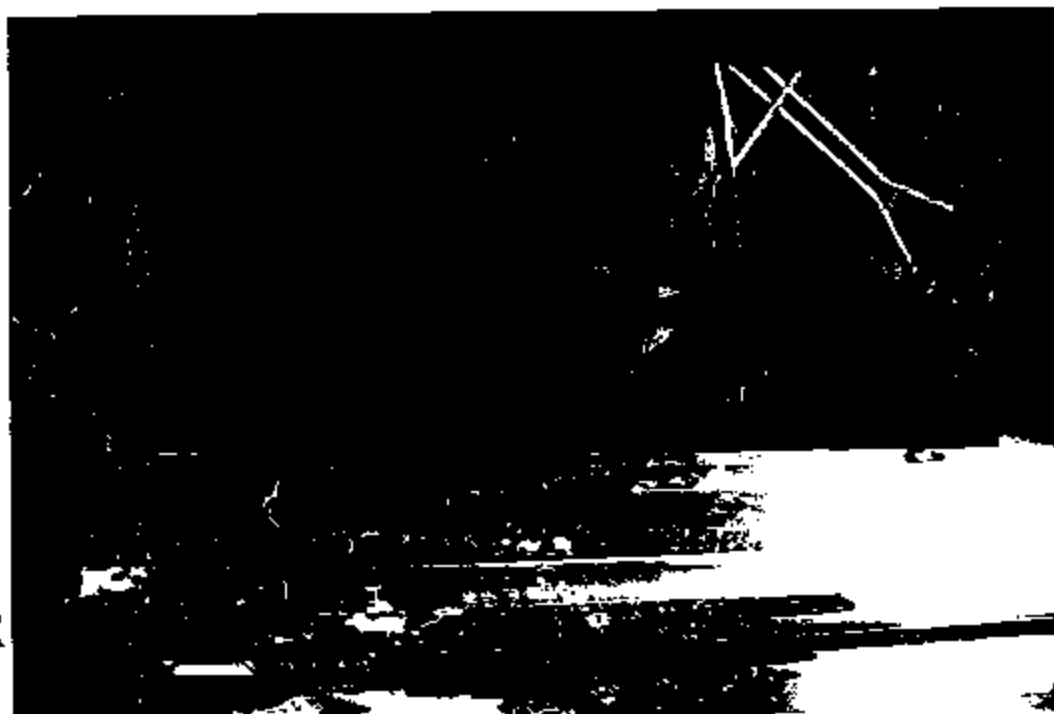
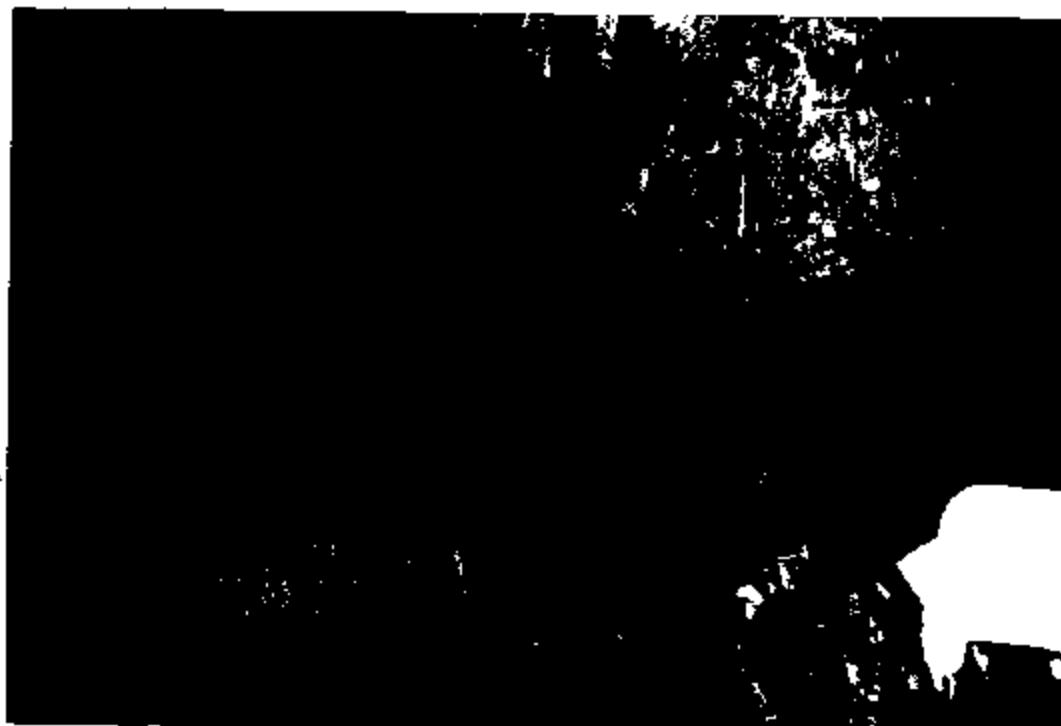


Photo # 12

Comments

INCREASED FIRE
DAMAGE IN THE
BEDROOMS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 13

Comments:

INCREASED FIRE DAMAGE
IN THE BEDROOMS.

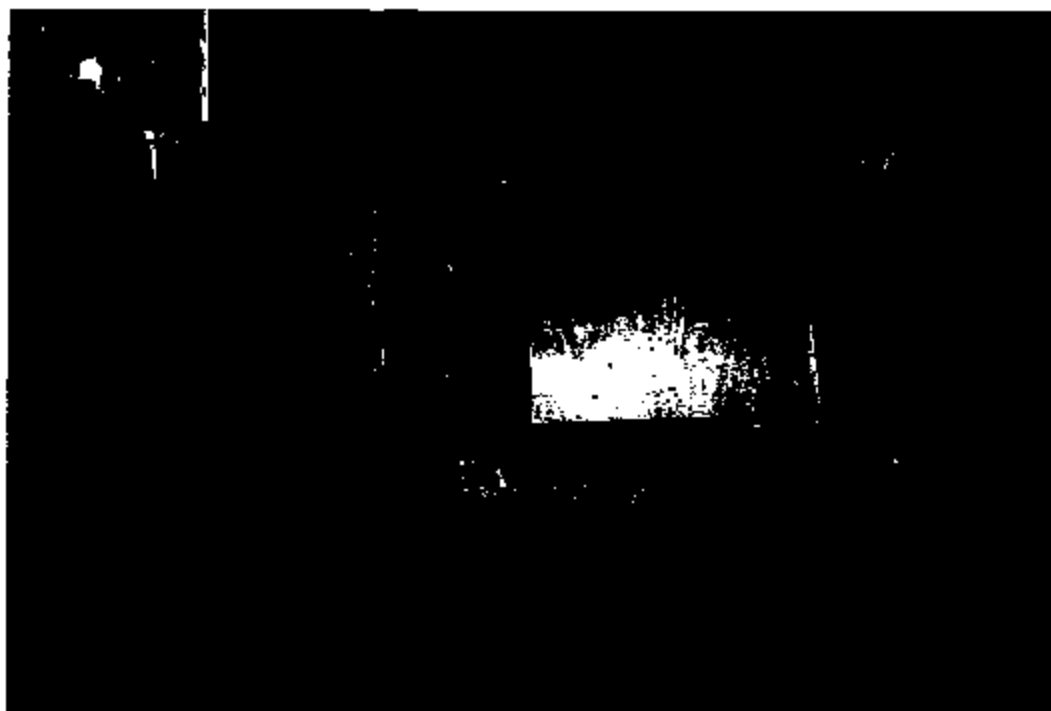


Photo # 14

Comments

INCREASED FIRE
DAMAGE IN THE
BEDROOMS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 15

Comments:

INCREASED FIRE DAMAGE
IN THE BEDROOMS.



Photo # 16

Comments

BEDROOM WINDOW
LOOKING OUT THE
CARPORT WHERE THE
FIRE ORIGINATED, AND
THE WINDOW WHERE IT
ENTERED THE HOUSE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 17

Comments:

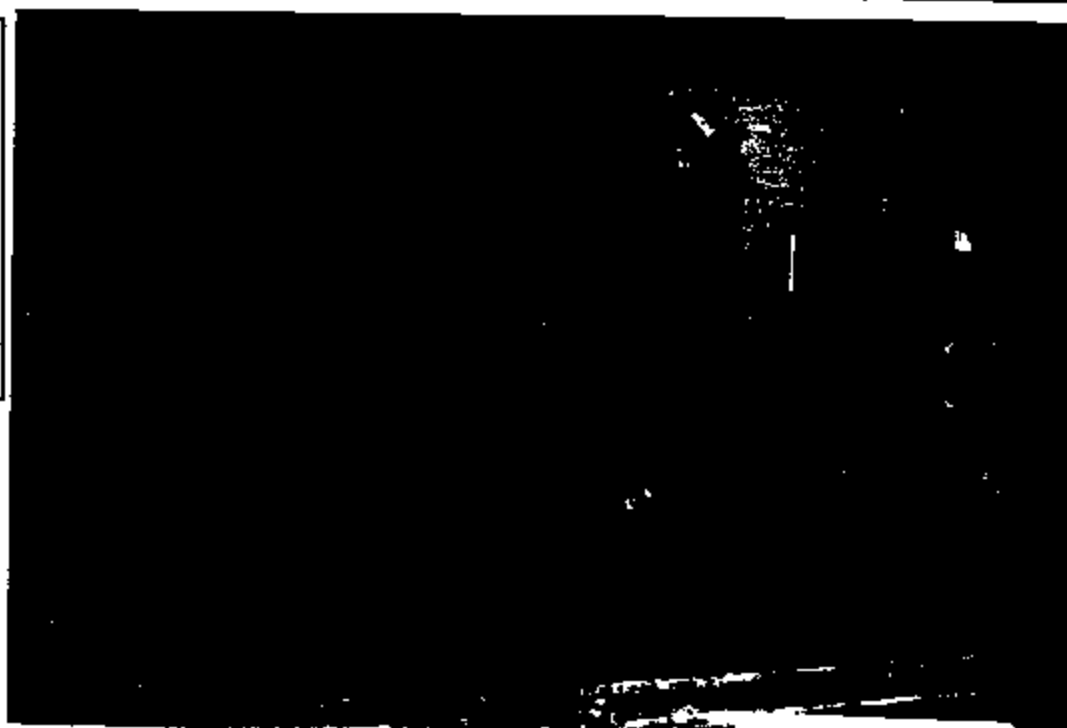
INCREASED FIRE DAMAGE
IN THE BEDROOMS.



Photo # 18

Comments

BEDROOM WITH FIRE
DAMAGE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 19

Comments:

WINDOW TO THE
CARPORT.

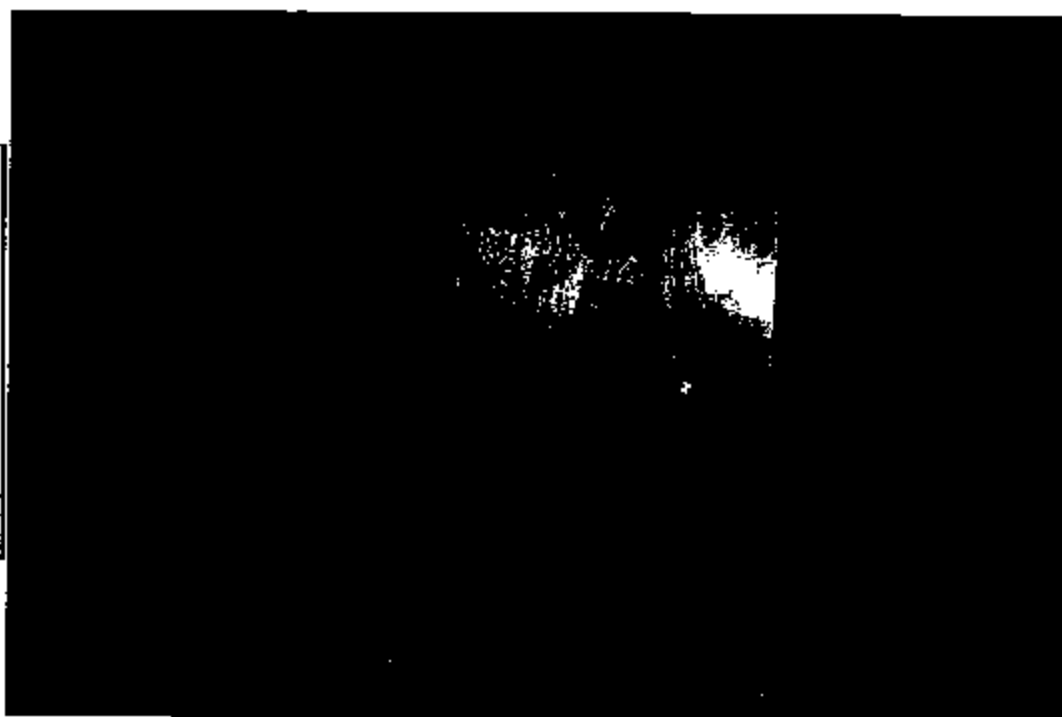


Photo # 20

Comments

HEAVY CHARRING OF
WOOD FRAMING IN
BEDROOM.

TOP





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumplach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 21

Comments:

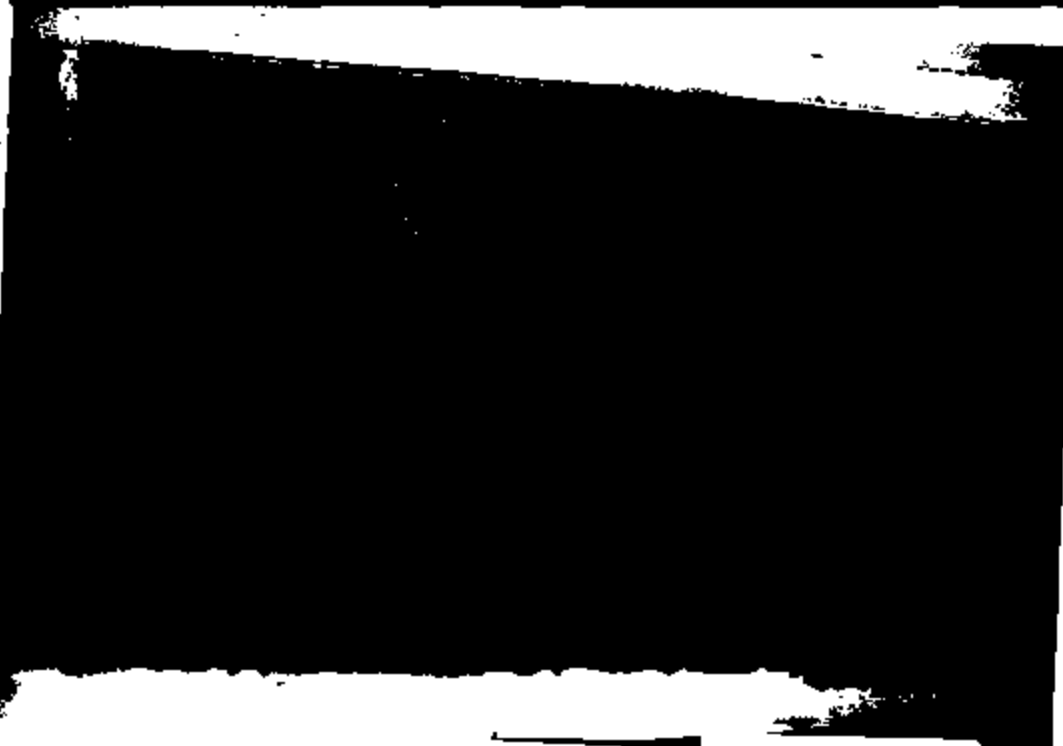
BATHROOM WITH SMOKE
DAMAGE.



Photo # 22

Comments

HEAVY FIRE BURNING IN
THE HOUSE ADJACENT
TO THE CARPORT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpasch, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 23

Comments:

EXAMINATION OF THE
CARPORT SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.



Photo # 24

Comments

EXAMINATION OF THE
CARPORT SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpelach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 25

Comments:

BURN PATTERNS IN THE
CARPORT SHOWING FIRE
ORIGINATING AT THE
FRONT OF THE VEHICLE.



Photo # 26

Comments

BURN PATTERNS OF THE
HOUSE WALL IN THE
CARPORT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 27

Comments:

FIRE DAMAGE AND
CHARRING OF THE
CARPORT CEILING
RAFTERS.



Photo # 28

Comments

FIRE DAMAGE AND
CHARRING OF THE
CARPORT CEILING
RAFTERS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 29

Comments:

FIRE DAMAGE AND
CHARRING OF THE
CARPORT CEILING
RAFTERS.

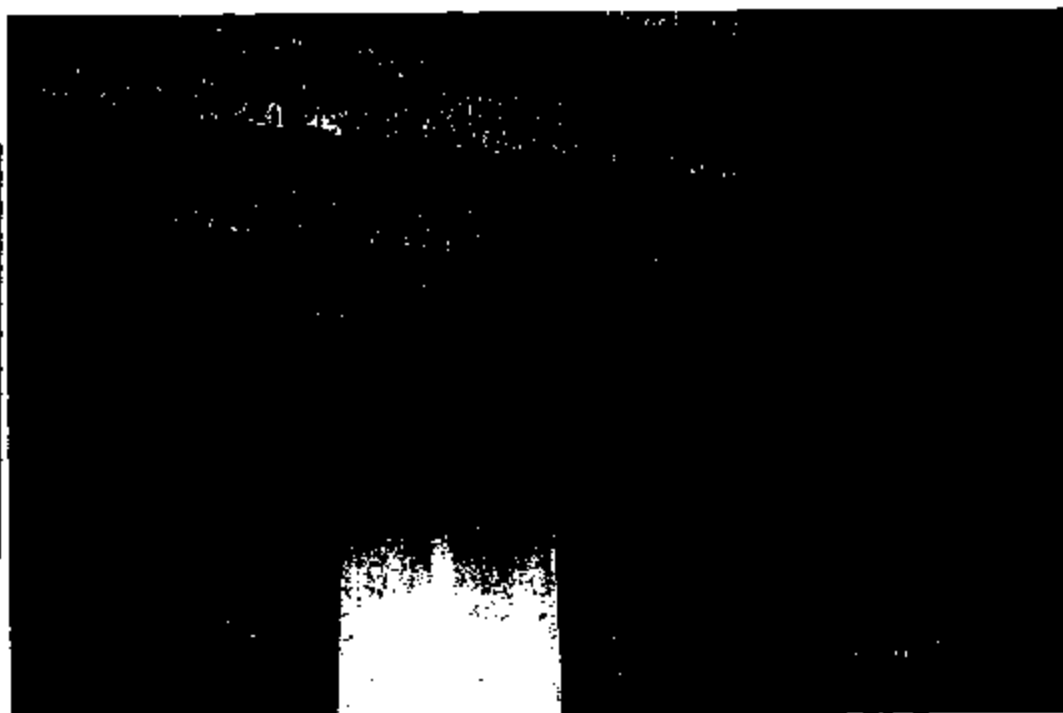
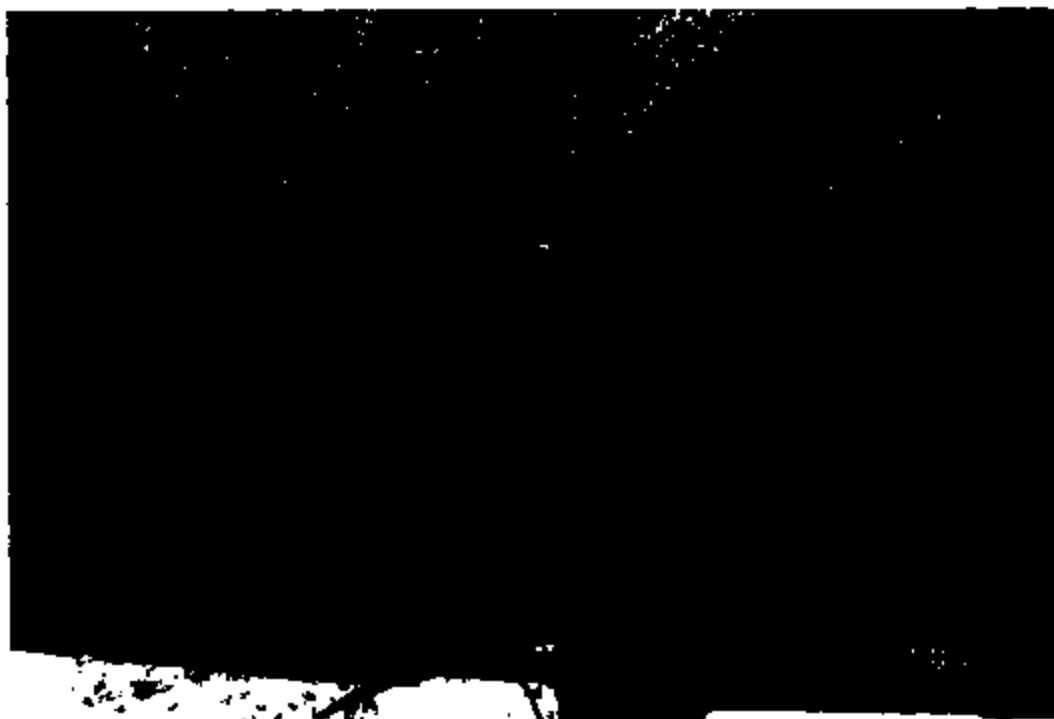


Photo # 30

Comments

FIRE DAMAGE AND
CHARRING OF THE
CARPORT CEILING
RAFTERS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 31

Comments:

FIRE DAMAGE AND
CHARRING OF THE
CARPORT CEILING
RAFTERS.

AREA ABOVE THE ENGINE
OF THE VEHICLE.

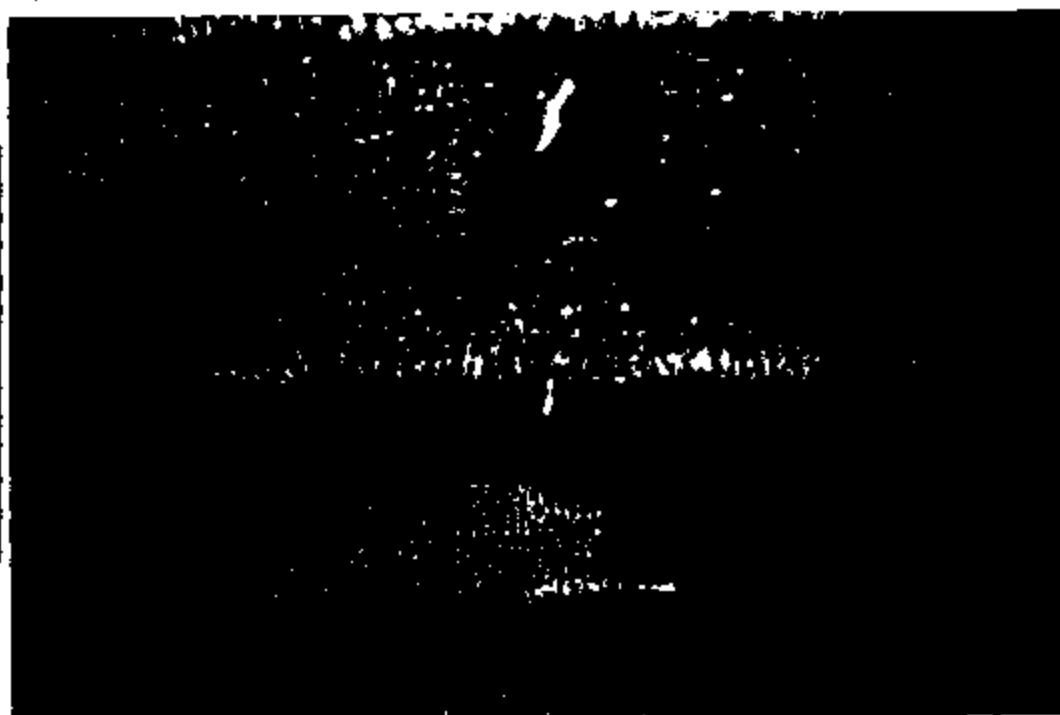


Photo # 32

Comments

DEBRIS ON THE FLOOR
OF THE CARPORT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpasch, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 33

Comments:

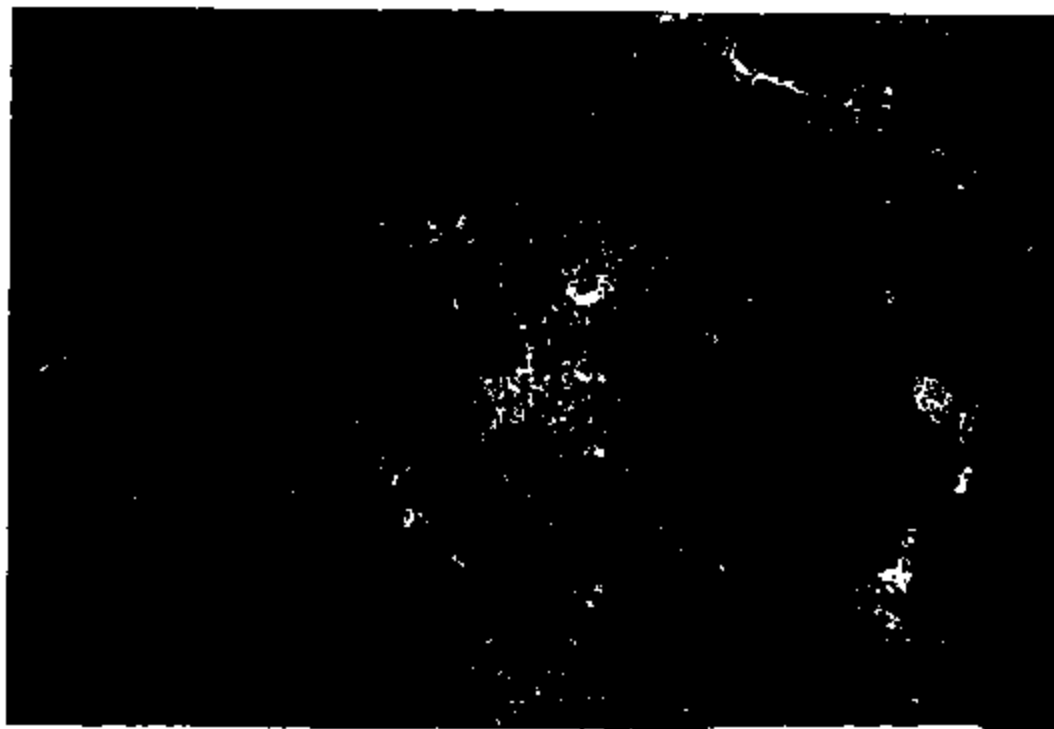
DEBRIS ON THE FLOOR
OF THE CARPORT.



Photo # 34

Comments

DEBRIS ON THE FLOOR
OF THE CARPORT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 35

Comments:

DEBRIS ON THE FLOOR
OF THE CARPORT.



Photo # 36

Comments

AREA WHERE THE
VEHICLE HAD BEEN
POSITIONED AT THE TIME
OF THE FIRE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 37

Comments:

ADDITIONAL MELTED
DEBRIS.

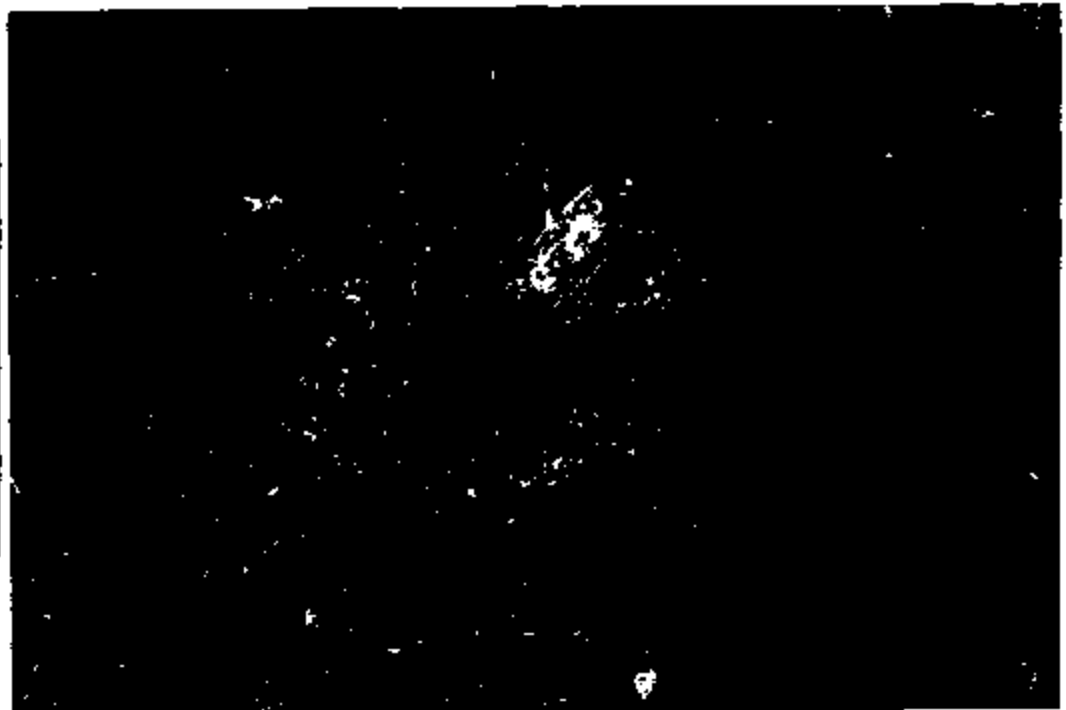


Photo # 38

Comments

FRONT OF THE VEHICLE
SHOWING THE FIRE
DAMAGE AND BURN
PATTERNS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumplach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 39

Comments:

FRONT AND PASSENGER
SIDE OF THE VEHICLE
SHOWING THE FIRE
DAMAGE AND BURN
PATTERNS.



Photo # 40

Comments

REAR AREA OF THE
VEHICLE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpelach, Jr., CFPI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 41

Comments:

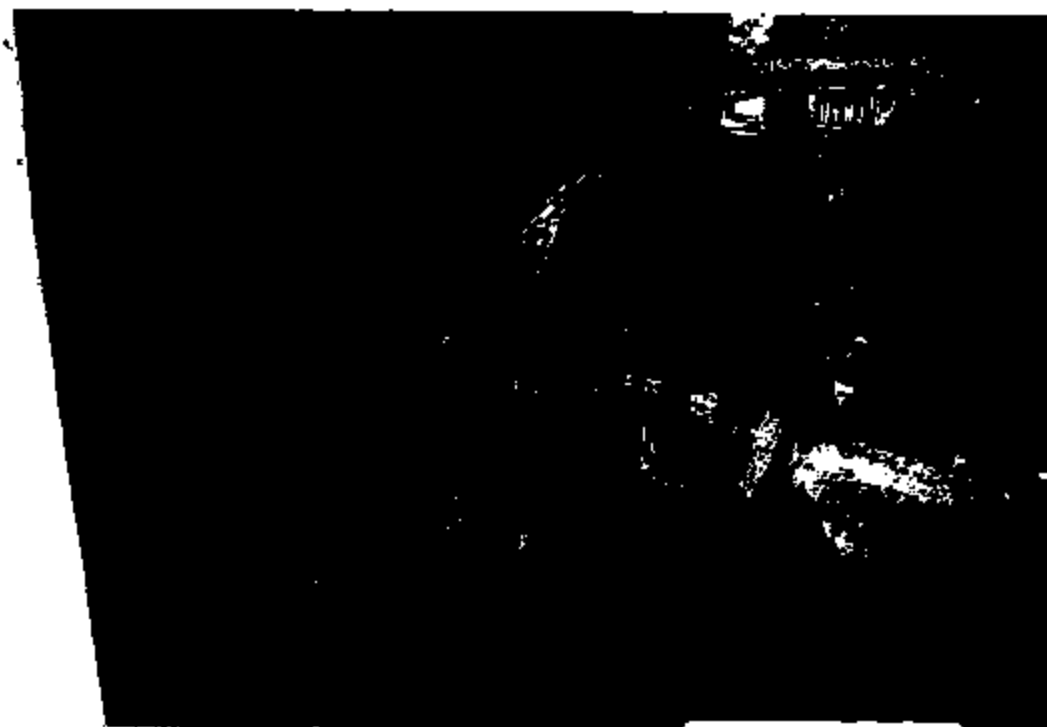
REAR DRIVER'S AREA OF
THE VEHICLE WITH LESS
FIRE BURNING.



Photo # 42

Comments

FRONT DRIVER'S AREA
OF THE VEHICLE
SHOWING HEAVIER FIRE
BURNING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpelach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 43

Comments:

EXAMINATION OF THE
FRONT GRILL AND
RADIATOR SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.



Photo # 44

Comments

OVERALL VIEW OF THE
ENGINE COMPARTMENT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 45

Comments:

PASSENGER SIDE OF THE
ENGINE COMPARTMENT;
AREA OF FIRE ORIGIN.

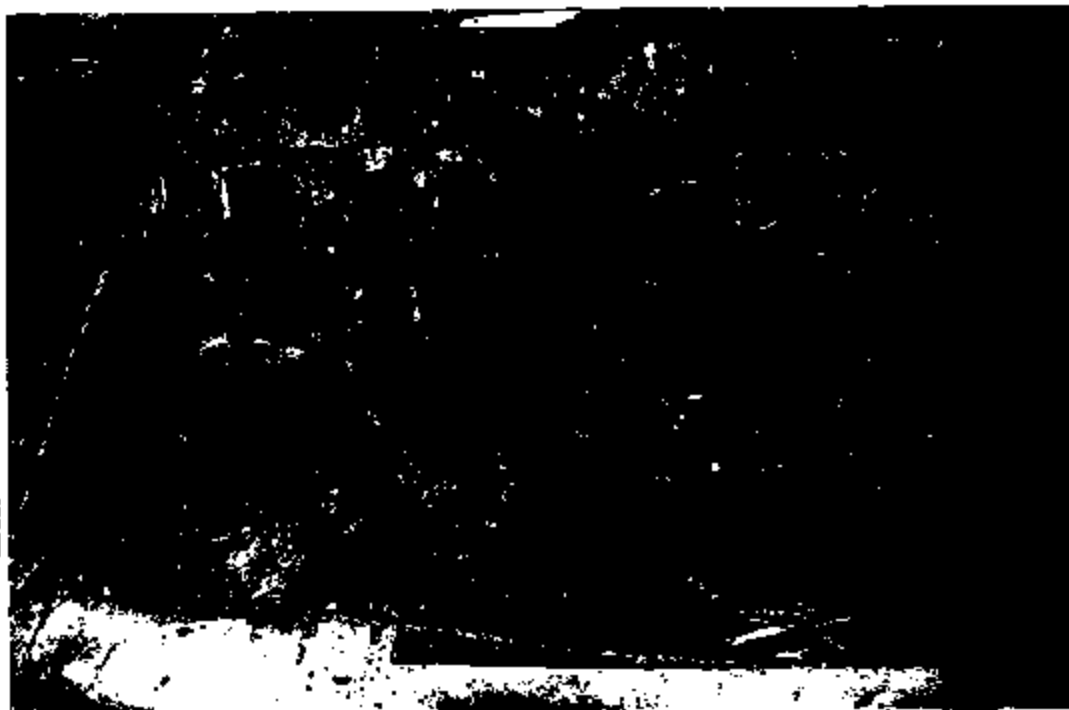
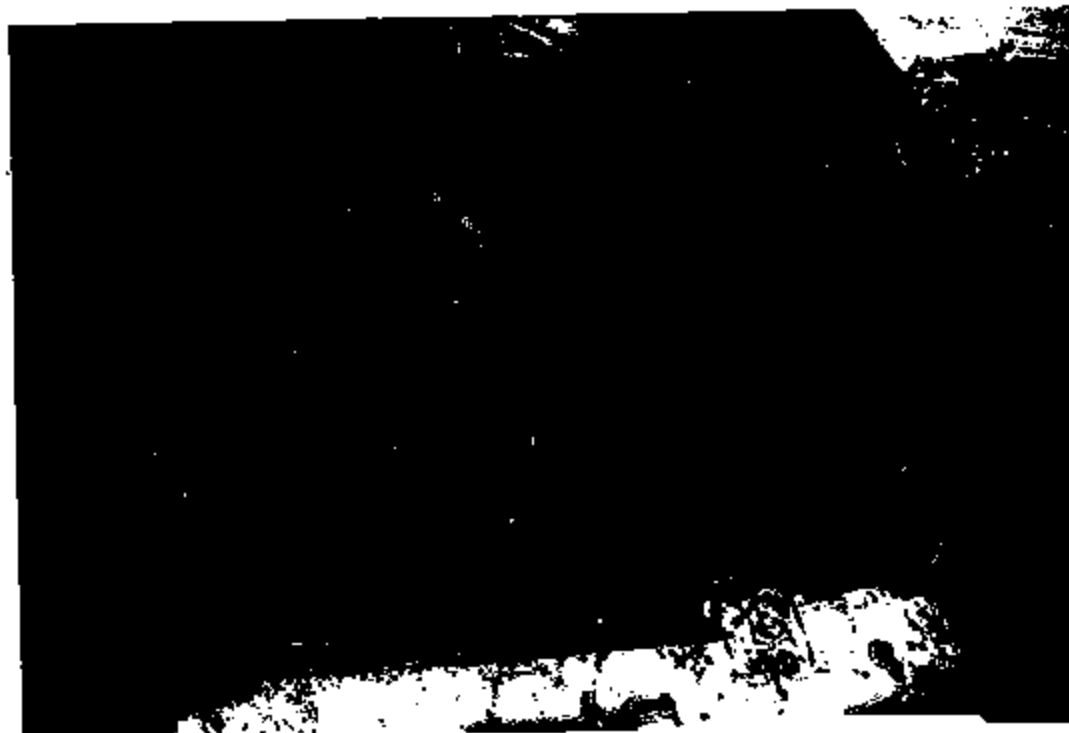


Photo # 46

Comments

MIDDLE AREA OF THE
ENGINE SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumplach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 47

Comments:

DRIVER'S SIDE OF THE
ENGINE AND ENGINE
COMPARTMENT.



Photo # 48

Comments

FIRE WALL AND
DASHBOARD AREA
SHOWING THE
COMPLETE BURNING OF
THE WINDSHIELD.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 49

Comments:

INTERIOR EXAMINATION
OF THE VEHICLE
SHOWING THE FIRE
DAMAGE AND BURN
PATTERNS TO THE
DASHBOARD AREA.



Photo # 50

Comments

REAR SEATS WITH HEAVY
BURNING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 51

Comments:

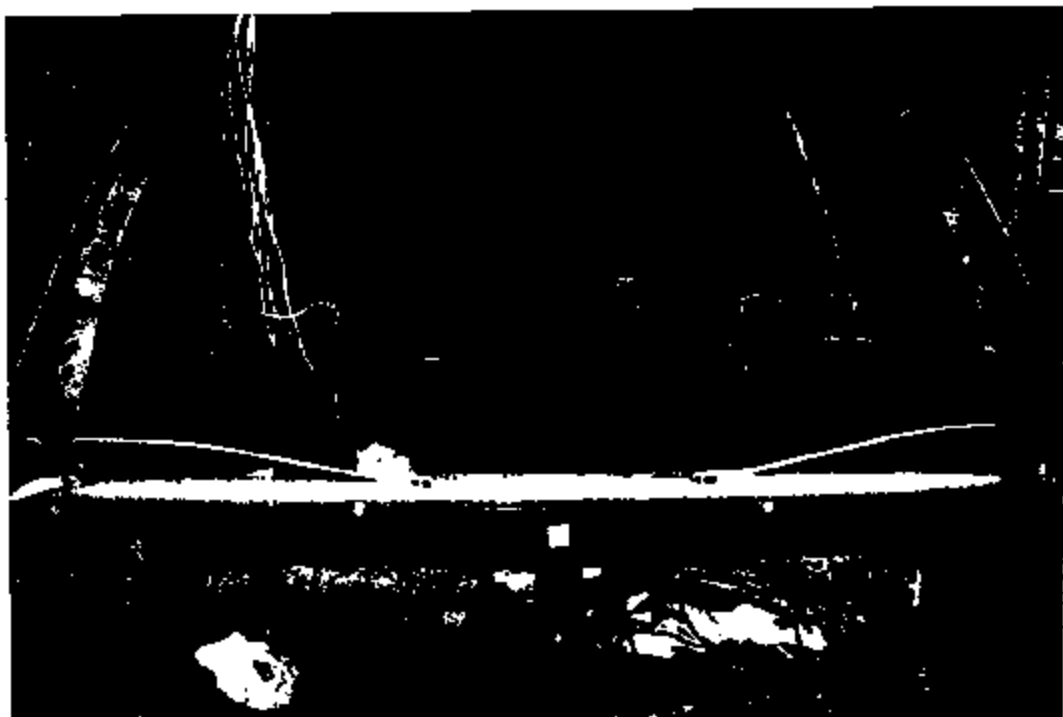
REAR SEATS WITH FIRE
DAMAGE.



Photo # 52

Comments

REAR VIEW INTO THE
INTERIOR OF THE
VEHICLE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy # [REDACTED]
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 53

Comments:

REAR AREA OF THE
VEHICLE.

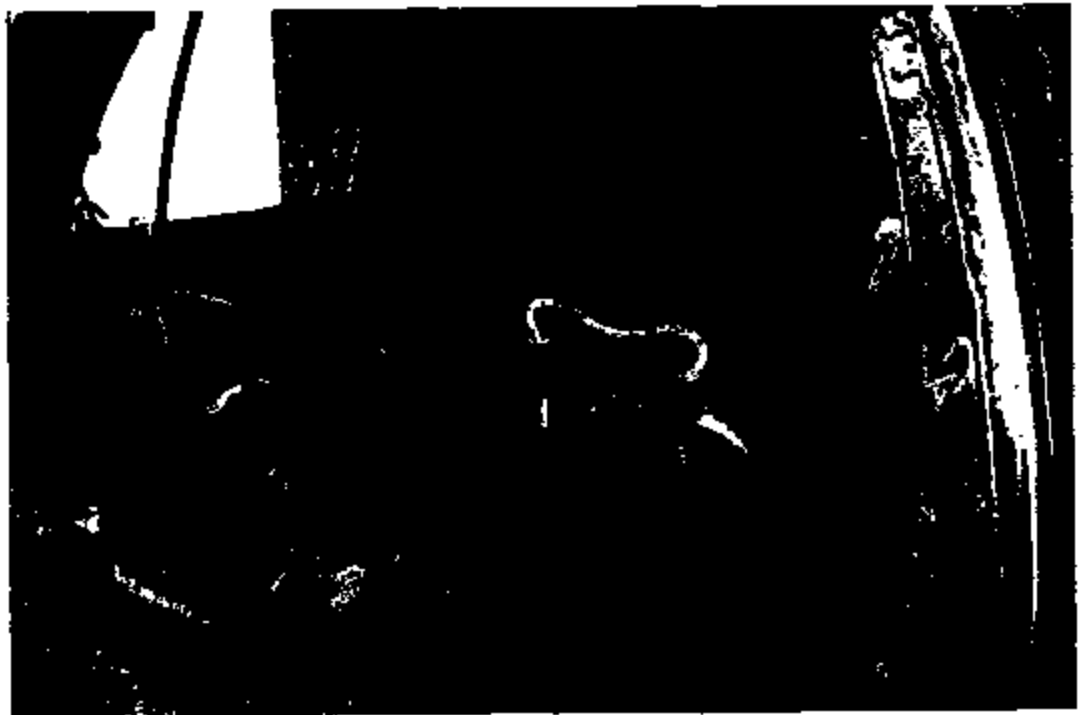


Photo # 54

Comments

PASSENGER SIDE VIEW
OF THE DASHBOARD
AREA.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumplach, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 55

Comments:

PASSENGER SIDE VIEW
OF THE DASHBOARD AND
WINDSHIELD.

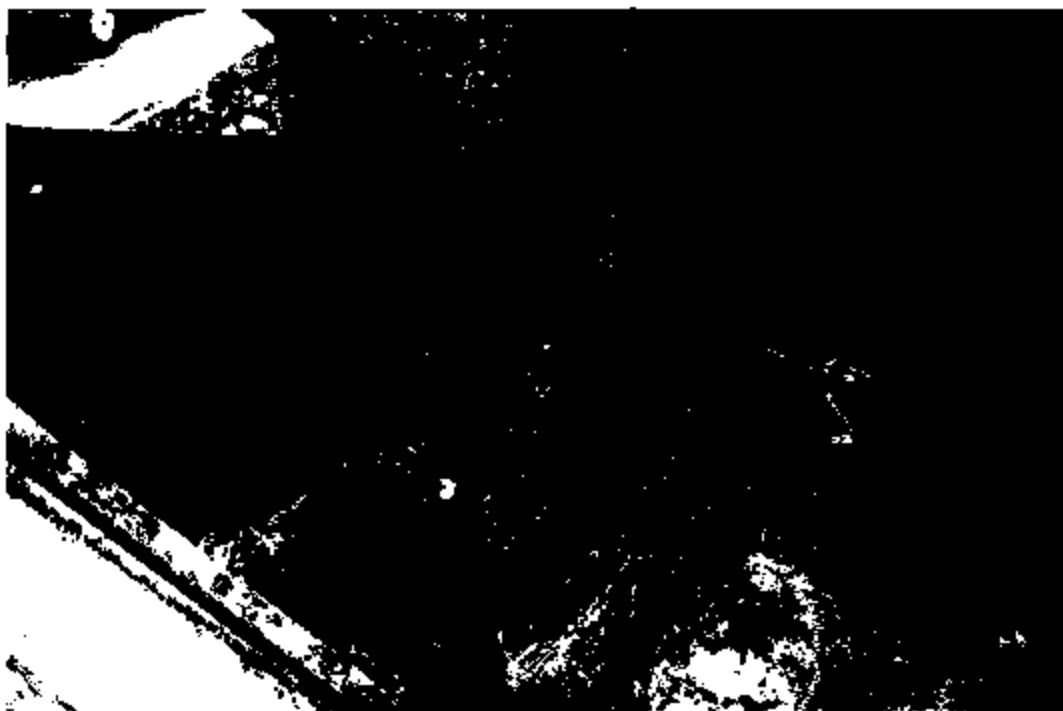


Photo # 56

Comments

BATTERY WITH HEAVY
EXTERNAL BURNING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpasch, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 57

Comments:

EXAMINATION OF WIRING
SHOWING NO
ELECTRICAL SHORTING./



Photo # 58

Comments

INNER SIDE OF THE
RADIATOR SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpel, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 59

Comments:

INNER SIDE OF THE
RADIATOR SHOWING THE
FIRE DAMAGE AND BURN
PATTERNS.



Photo # 60

Comments

HEAVY FIRE BURNING AT
THE DRIVER'S SIDE OF
THE ENGINE
COMPARTMENT.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy # [REDACTED]
Photographer: John A. Rumpelach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 61

Comments:

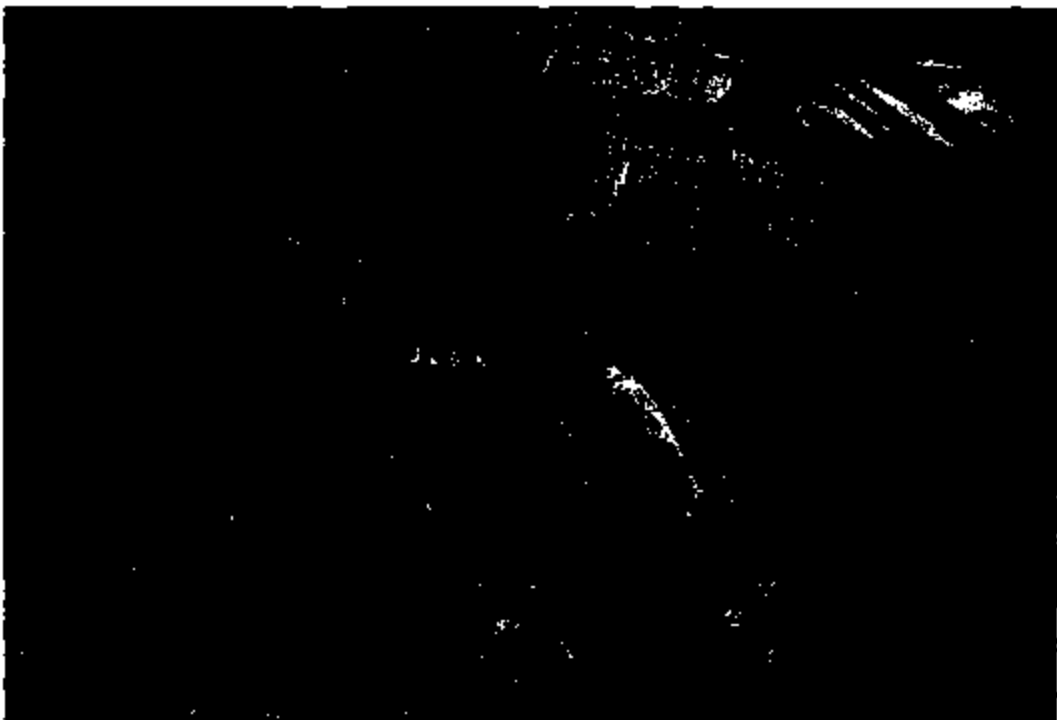
EXAMINATION OF WITH AT
THE REAR DRIVER'S SIDE
OF THE ENGINE
COMPARTMENT.



Photo # 62

Comments

EXAMINATION OF THE
WIRING EXTENDING
ALONG THE FIRE WALL
AND THE EXAMINATION
OF THE TOP OF THE
ENGINE.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpelach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 63

Comments:

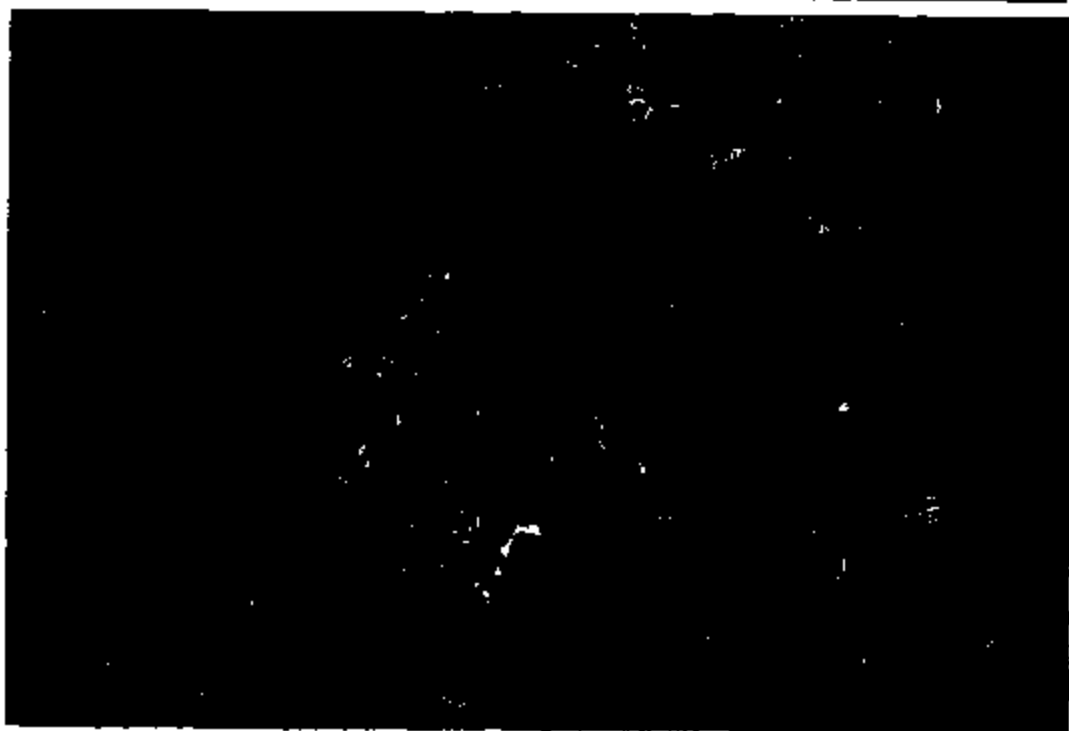
CONTINUED
EXAMINATION OF THE
WIRING HARNESSSES.



Photo # 64

Comments

CABLE TO THE
ALTERNATOR WITH NO
ELECTRICAL SHORTING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 65

Comments:

EXAMINATION OF OTHER
WIRING.



Photo # 66

Comments

EXAMINATION OF OTHER
WIRING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982

Insurance: Citizens

Claim # [REDACTED]

Policy #

Date Taken: September 20, 2004

Photographer: John A. Rumpasch, Jr., CFEI

Insured: [REDACTED]

Location: 13175 NW 17th Avenue

Miami, Florida

Photo # 67

Comments:

INTERIOR VIEW OF THE
DRIVER'S AREA.



Photo # 68

Comments

CLOSER VIEW OF WIRING
AT THE DASHBOARD.



ER05-005-LC-4454



PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 69

Comments:

BATTERY CABLE - NO
ELECTRICAL SHORTING.

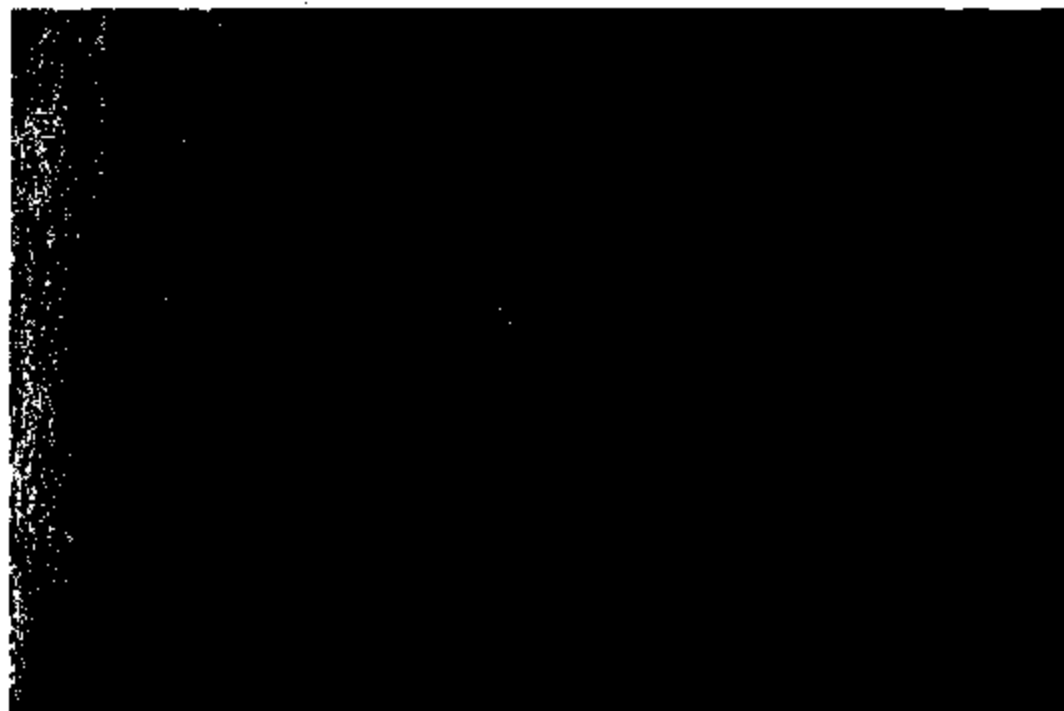


Photo # 70

Comments

BATTERY CABLE - NO
ELECTRICAL SHORTING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 71

Comments:

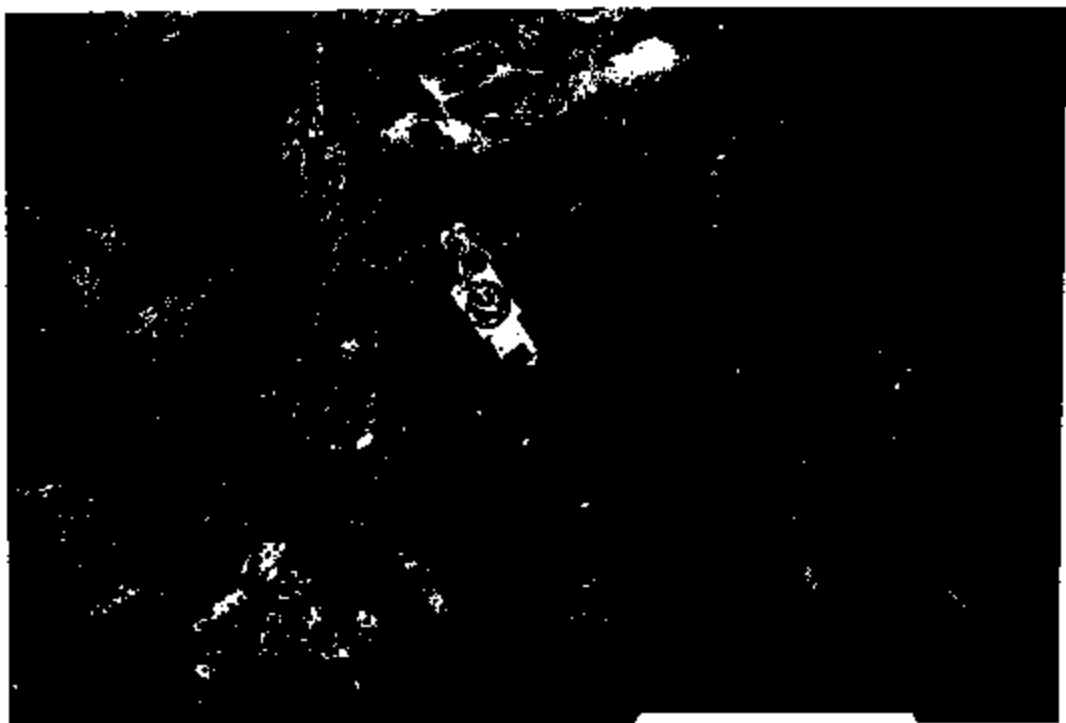
BATTERY CABLE - NO
ELECTRICAL SHORTING.



Photo # 72

Comments

CLOSER VIEW OF WIRING
AND MEGA FUSE WITH
SHORTING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 73

Comments:

CLOSER VIEW OF THE
MEGA FUSE WITH
MELTING.



Photo # 74

Comments:

AREA WHERE THE MEGA
FUSE WAS POSITIONED.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpelach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 75

Comments:

AREA WHERE THE MEGA
FUSE WAS POSITIONED.

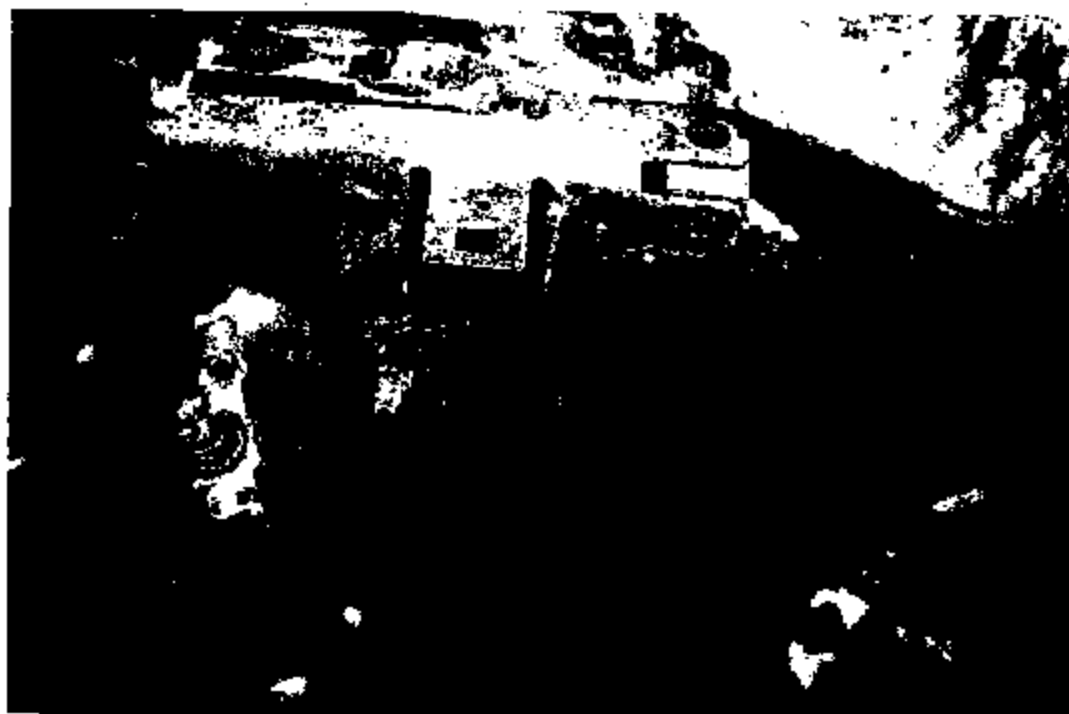


Photo # 76

Comments

CABLE WITH NO
ELECTRICAL SHORTING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 77

Comments:

CLOSER VIEW OF THE
MELTING OF THE
RADIATOR.



Photo # 78

Comments

CLOSER VIEW OF THE
FIRE DAMAGE AT THE
RADIATOR AREA.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpel, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 79

Comments:

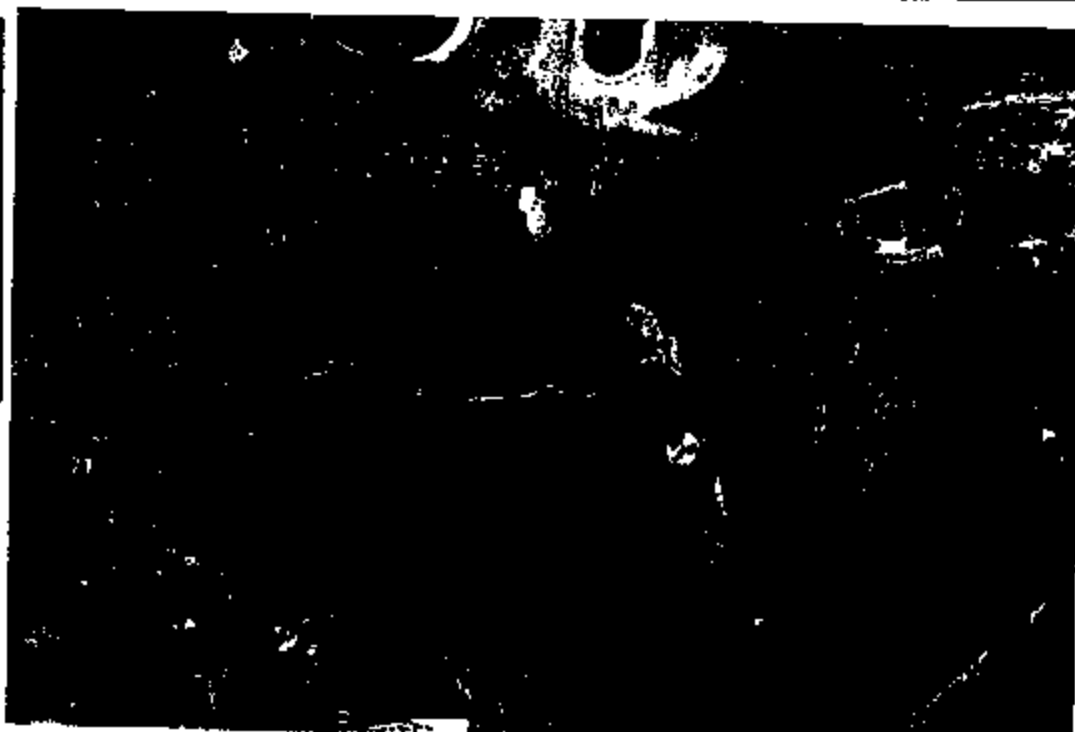
CLOSE UP VIEW OF
HEAVILY DAMAGED A/C
COMPRESSOR.



Photo # 80

Comments

EXAMINATION OF
WIRING.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 81

Comments:

HOOD RELEASE

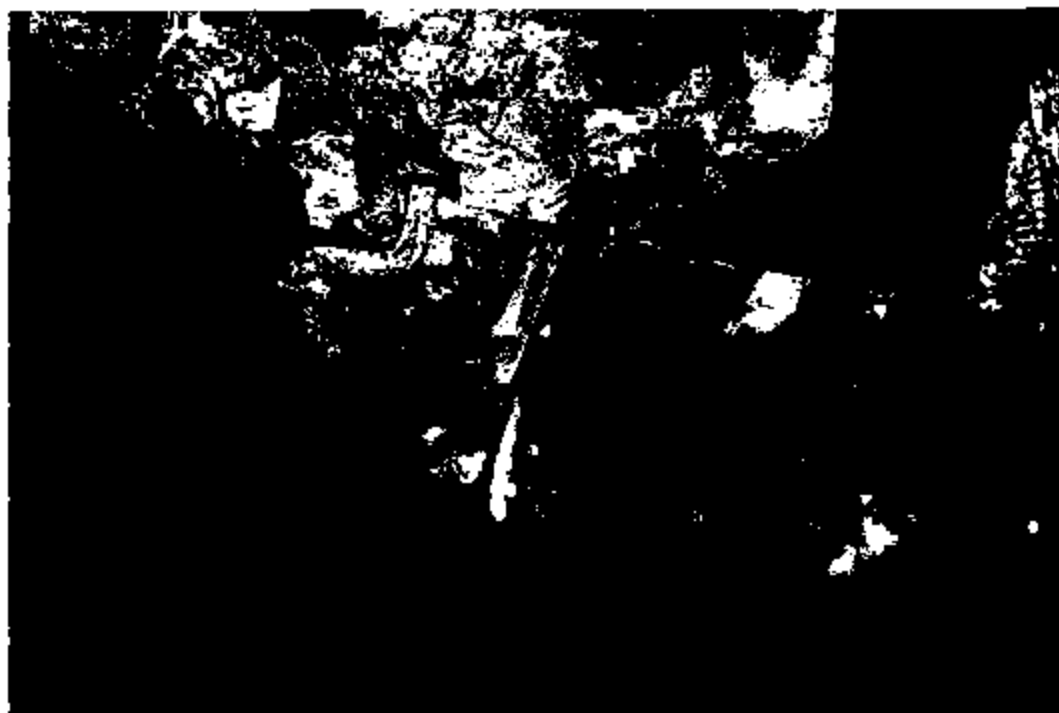
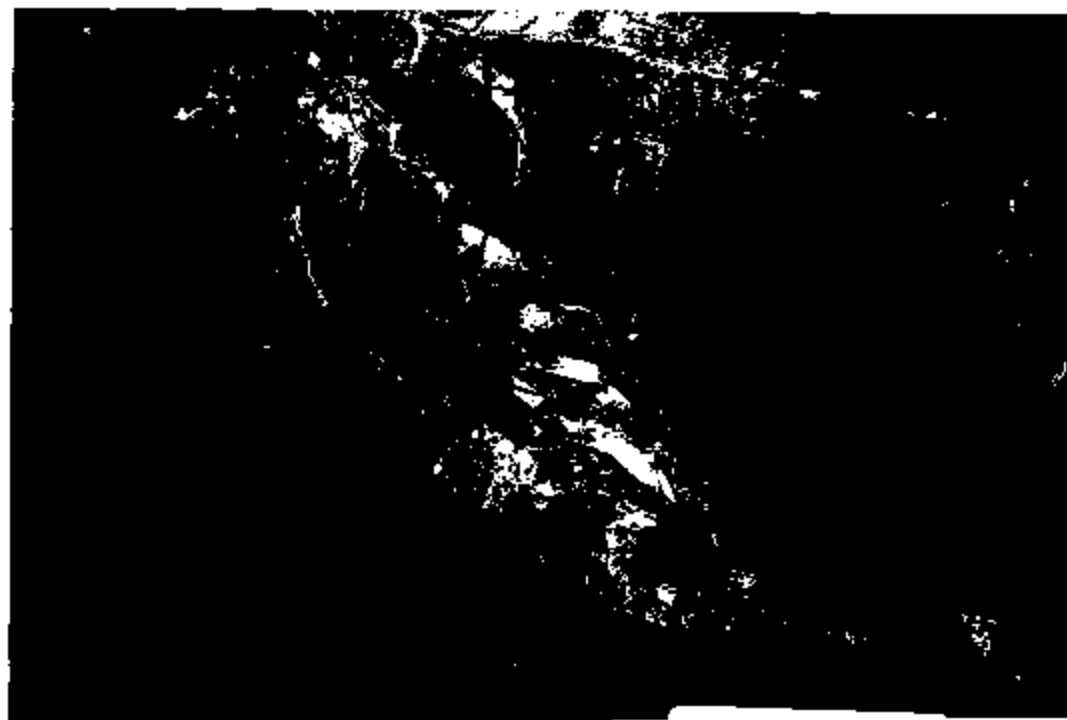


Photo # 82

Comments

PASSENGER SIDE FRONT
HEADLIGHT ASSEMBLY.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumplach, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 83

Comments:

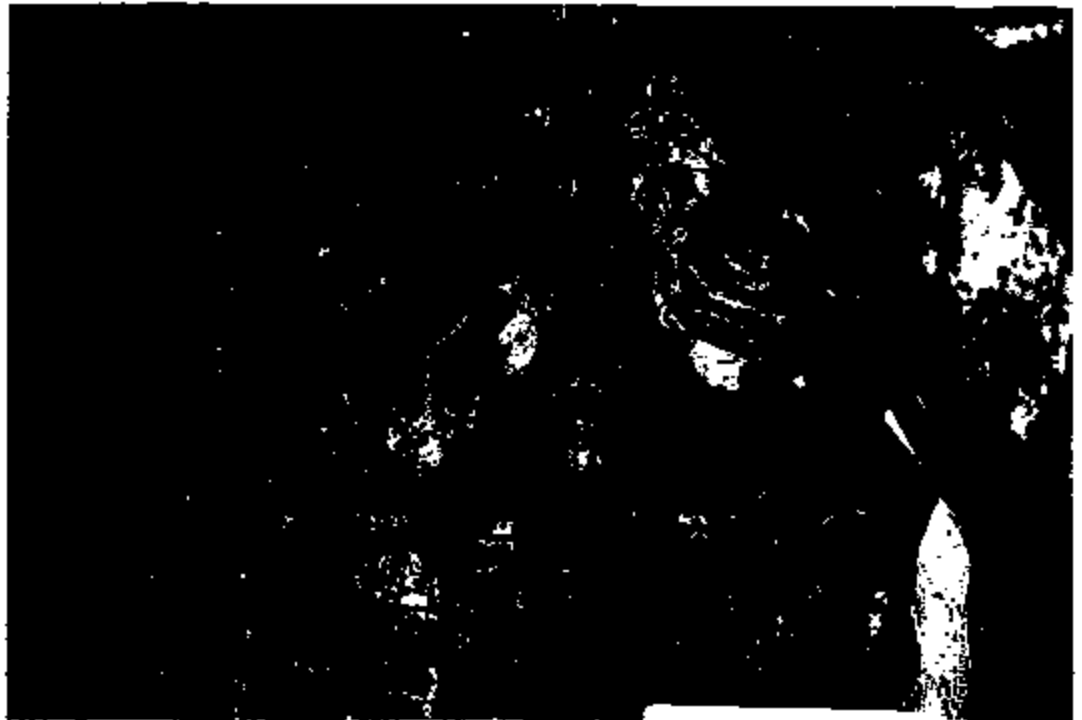
PASSENGER SIDE FRONT
HEADLIGHT ASSEMBLY.



Photo # 84

Comments:

MELTED SECTIONS OF
ENGINE - FUEL SYSTEM.





PHOTOGRAPH IDENTIFICATION

Case # 0409-0982
Claim # [REDACTED]
Date Taken: September 20, 2004
Insured: [REDACTED]

Insurance: Citizens
Policy #
Photographer: John A. Rumpasch, Jr., CFEI
Location: 13175 NW 17th Avenue
Miami, Florida

Photo # 85

Comments:

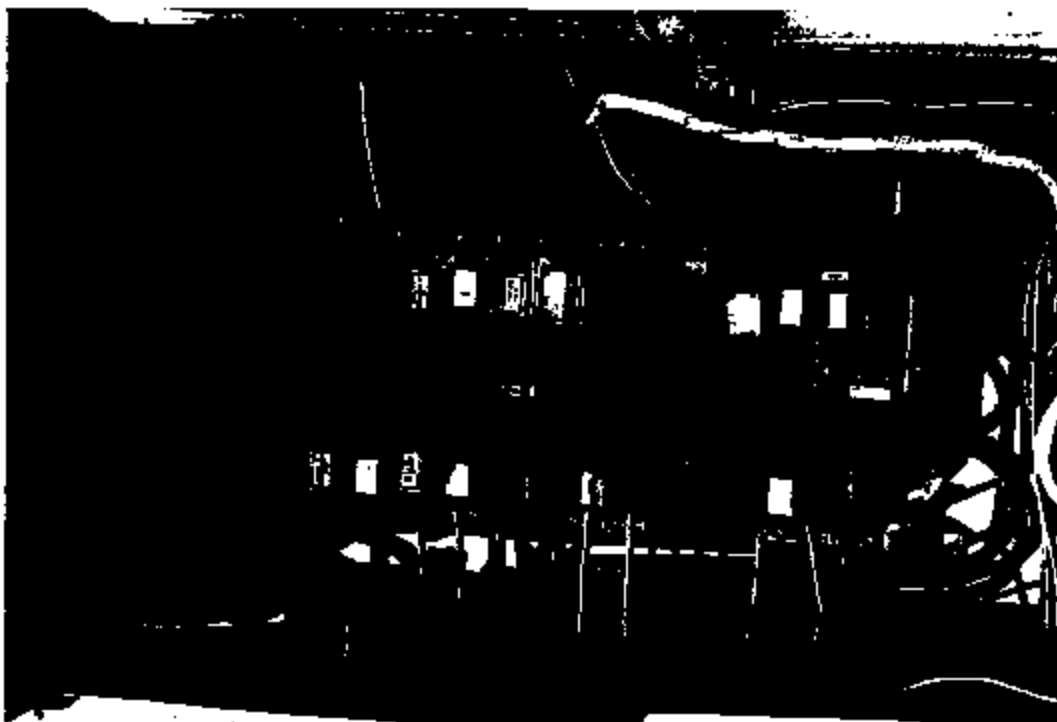
ELECTRICAL PANEL FOR
THE DWELLING.



Photo # 86

Comments

ELECTRICAL BREAKERS.



September 24, 2004

FORD CUSTOMER RELATIONSHIP CENTER
P.O. BOX 6248
DEARBORN, MI 48126

CERTIFIED MAIL

RETURN RECEIPT REQUESTED

ARTICLE NUMBER: 7003 3119 0005 5027 9997

September 24, 2004

NOTICE OF SUBROGATION

Insured: [REDACTED]
Policy Number: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 9/9/04

Dear Sirs,

We are the authorized representatives of CITIZENS PROPERTY INSURANCE COMPANY in the above-captioned matter.

Our investigation indicates that you may be responsible for damages to the insured property, which we have been called upon to pay on our insured's behalf under the above-referenced policy. Damages are a direct result of fire from within the engine compartment the 1998 Ford Expedition XLT V-8, VIN#1FMRU1760W1 [REDACTED]. We have been supplied with the insured's auto carrier's (UNITED AUTOMOBILE INSURANCE) claim # of [REDACTED].

We are placing you on notice of our subrogation rights. Please preserve the vehicle until all subrogation claims are exhausted. We request that you do not destroy the physical evidence.

Under the terms of this policy, we have the right of subrogation.

Please be advised that *Florida Statute 627.7264* require that you provide us with information concerning your liability insurance coverage upon written request from us. This information is to include the following: (a) the name of your insurance carrier; (b) the name of each insured on your policy; (c) the limits of liability coverage; and (d) a copy of the insurance policy and the declarations page. The statute requires that this information be provided to us within 30 days of this written request.

Sincerely,



William Harbour
Claims Adjuster

CC: SANDRA MCCALLISTER; UNITED AUTOMOBILE INSURANCE



BEGINNING OF CONTACT
03/25/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

MAR 29 2005

08.00.04

REGION: 41 CHICAGO
VIN:

OGC ISSUE
ZONE: F1
ENGINE:

VEH TYPE:

CASE NBR: 1344300835
OPENED: 03/24/2005
CLOSED: 03/24/2005

LAST NAME:
TITLE:
ADDRESS:
CITY:
HOME PHONE:
MODEL YEAR:
MILEAGE:
DEALER NAME:
REASON CODE:
SYMPTOMS:

ALPHA

LOUIS LAKIS FORD, I

0782 LEGAL - ACCIDENT / FIRE

704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD

FIRST NAME:

STATE:

MODEL:

SALES CODE:

IL

F41647

STATUS: CLOSED
MI:

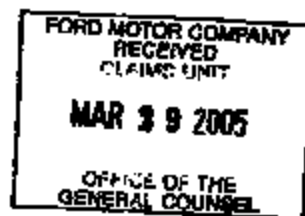
ZIP:

P & A:

20070

ORIGIN: CACK38 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 705 - CONTACT ADVANCED TO OGC
DOCUMENT: ANALYST: JGUERR24 GUERRERO JOSELITO

DATE: 03/24/2005 TIME: 08.33.58:
ACTION DATA/COMMENTS:



CUSTOMER SAID: = CUST HAD A VEH F150/1995 WHICH WAS CAUGHT ON FIRE AND BURNED HER HOUSE TO THE GROUND= SHE HEARD ON THE NEWS NHTSA IS CONDUCTING RESEARCH ON VEH FROM 1995 TO 1999 FOR VEH ENGINE FIRE ISSUE, THERE ARE OTHER VEH CATCHING ON FIRE= FORD IS LIABLE FOR THIS= HER VEH CAUGHT ON FIRE AND STARTED ON THE ENGINE AND BURNED HER HOUSE AND ALL HER BELONGINGS= POLICE REPORT WAS MADE IN FEB 02/2004 WHEN IT HAPPENED= PARTIAL PAYMENT MADE BY INSURANCE= SHE WANTS FORD TO PAY OTHER THING THAT THE INSURANCE DID NOT PAY LIKE THE LANDSCAPING SIDEWALK FIXING AND HER FENCES= SHE WANTS FORD TO PAY FOR HER PAIN AND SUFFERING ALSO= VIN ID- 1FTEF14N0SLA89808 F-150 1999= VEH WAS TOTALED COMPLETELY= NOTE= DUE TO SYSTEM PROBLEM, UNABLE TO ASSIGN VEH ON FILE DEALER SAID: NONECRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

CONSUMER AFFAIRS

03/25/2005 FAXOIN

EA05-005-LC-4485



COMMONWEALTH OF KENTUCKY
LYON CIRCUIT COURT
Civil Action No. 03-CI-00123

FILED
MAY 15 2003
LYON CO. CIRCUIT COURT, CLERK
REBECCA HOWARD

[REDACTED]

PLAINTIFFS

v. **COMPLAINT**

FORD MOTOR COMPANY, INC.
SERVE: CT Corporation System
Kentucky Home Life Building
Louisville, Kentucky 40202

QUALITY FORD-MERCURY, INC. A/K/A
QUALITY FORD AUTOMOBILE SALES, INC.
SERVE: CT Corporation System
Kentucky Home Life Building
Louisville, Kentucky 40202

DEFENDANTS

INTRODUCTION

1. This is a product liability action arising out of the failure of an electrical system in the 1997 F150 Ford pickup truck. The electrical system in the Ford pickup truck unexpectedly failed and the vehicle burst into flames in the middle of the night, causing a fire which destroyed the residence of the [REDACTED] and, his wife, [REDACTED]. Also contained herein is the subrogation claim of State Farm Insurance Companies who initially paid the [REDACTED] for the destruction of their residence pursuant to their fire and casualty policy.

PARTIES

2. Plaintiffs, [REDACTED], (hereinafter "[REDACTED]") are and were at all times mentioned herein citizens and residents of the Commonwealth of Kentucky residing at [REDACTED] in Kuttawa, Kentucky.

3. Plaintiff, [REDACTED] is a mutual company of Illinois whose principal place of business is located [REDACTED] Bloomington, Illinois [REDACTED]

4. Defendant, Ford Motor Company, Inc., is a Delaware Corporation with its principal place of business at One American Road, Room 612, Dearborn, Michigan 41826-1899.

5. Defendant, Quality Ford Mercury, Inc. a/k/a Quality Ford Automobile Sales, Inc. (hereinafter "Quality Ford"), is a Kentucky Corporation with its principal place of business at 311 U.S. Highway 62 West, Princeton, Kentucky 42445.

JURISDICTION AND VENUE

6. This Court has jurisdiction over this action pursuant to the Constitution of Kentucky §112(5).

7. This action arises out of the destruction of a home in Kuttawa, Lyon County, Kentucky and injuries which occurred in Kuttawa, Lyon County, Kentucky; therefore, venue is proper in the Lyon Circuit Court pursuant to KRS 452.460.

FACTS AND CLAIMS

8. Defendant Ford Motor Company, Inc. designs, constructs, manufactures, warrants and sells F150 pickup trucks in the United States and foreign markets. Defendant Ford Motor Company, Inc. designed, constructed, manufactured, warranted and sold the F150 pickup truck, through defendant Quality Ford in Princeton, Kentucky, to the plaintiffs [REDACTED] in this case.

9. In or around March 1996, the [REDACTED] purchased from defendant Ford Motor Company, Inc., through defendant Quality Ford of Princeton, Kentucky, a 1997 model F150 pickup truck.

10. Defendant Quality Ford repaired, maintained and serviced this vehicle, with the exception of oil changes.

11. On or about the May 24, 2002, the [REDACTED] parked the above-referenced pickup truck in their garage at approximately 9:30 p.m. and then retired for the evening. At approximately 2:30 a.m. on or about May 25, 2002, the pickup truck burst into flames consuming and destroying the [REDACTED] home at [REDACTED] Kuttawa, Kentucky.

12. During the aforementioned fire, the [REDACTED] were forced to flee from the home evacuating not only themselves, but also their [REDACTED] year old grandson and their quadriplegic daughter who was trapped on the second floor by the fire.

13. During their escape from the burning home, plaintiffs [REDACTED] suffered physical injuries as well as severe emotional distress.

14. The injuries to the plaintiffs [REDACTED] as well as the destruction of their home, were a direct result of the acts and omissions of the defendant Ford Motor Company, Inc. and Quality Ford which constitutes negligence, and strict liability.

COUNT I - NEGLIGENCE

15. Averments 1-14 are restated and incorporated by reference herein as if restated verbatim.

16. At the time defendant Ford Motor Company, Inc. designed, manufactured, test built, marketed, warranted and instructed on the use of the Ford F150 pickup truck purchased by the [REDACTED] it was negligent in its acts and omissions and said negligence was a substantial factor in causing the injuries and property destruction suffered by the [REDACTED]

17. At the time defendant Quality Ford sold, maintained and serviced the Ford F150 pickup truck purchased by the [REDACTED] it was negligent in its acts and omissions and said negligence was a substantial factor in causing the injuries and property destruction suffered by the [REDACTED]

COUNT II - STRICT LIABILITY

18. Averments 1-14 are restated and incorporated by reference herein as if restated verbatim.

19. At the time defendant Ford Motor Company, Inc. designed, manufactured, marketed and instructed on safe usage and provided warnings for the Ford F150 pickup truck in this case, and at the time the vehicle was sold to the [REDACTED] by defendant Quality Ford, the pickup truck was unreasonably dangerous for its designed purpose and use.

20. The unreasonably dangerous condition of the Ford F150 pickup truck was a substantial factor in causing the injuries and property destruction suffered by the [REDACTED] in this case.

COUNT III - SUBROGATION

21. Averments 1-14 are restated and incorporated by reference herein as if restated verbatim.

22. Plaintiff, [REDACTED] as insurer of the [REDACTED] paid \$504,836.92 to or on behalf of its insured, [REDACTED], as a result of the negligence of the defendants Ford Motor Company, Inc. and Quality Ford.

DAMAGES

23. As a result of the negligence and/or strict liability of defendants Ford Motor Company, Inc. and Quality Ford, plaintiff, [REDACTED] suffered damages as a result of the physical injuries, mental anguish, pain and suffering and property destruction, namely the destruction of their home and all contents thereof.

24. As a result of the negligence and/or strict liability of defendants Ford Motor Company, Inc. and Quality Ford, plaintiff State Farm Insurance Companies sustained damages in the amount of \$504,836.92 pursuant to payments to or on behalf of its insureds.

25. Defendants Ford Motor Company, Inc.'s and Quality Ford's acts and omissions resulting in the aforementioned injuries and property destruction constituted gross negligence and were in reckless disregard for the lives and safety of others. Therefore, plaintiffs are entitled to recover punitive damages under the common law of Kentucky and KRS 411.184.

WHEREFORE, plaintiffs [REDACTED] and State Farm Insurance Companies, pray for judgment against defendant Ford Motor Company, Inc. and Quality Ford as follows:

A. An award of compensatory damages which will fully and adequately compensate plaintiffs Bennett for their physical injuries, emotional distress and property damage.

B. An award of compensatory damages which will fully and adequately compensate State Farm Insurance Companies for the payments made pursuant to their insurance coverage on the property destroyed in this case.

C. An award of punitive damages which are reasonable to prevent Ford Motor Company, Inc. and Quality Ford from engaging in this conduct in the future.

D. The costs of this action.

E. A trial by jury.

F. All other relief to which plaintiffs may appear to be entitled.

WHITLOW, ROBERTS, HOUSTON & STRAUB, PLLC
Attorneys for Plaintiffs

BY 

Joe H. Kimmel, III
P.O. Box 995
Paducah, KY 42002-0995
270-443-4516

EATON ENGINEERING COMPANY
P.O. Box 100
Nicholasville, Kentucky 40340

Thomas E. Eaton, PE, ScD
Telephone: (859) 825-6551

24 July 2002

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

RE: INVESTIGATION OF A FIRE INVOLVING THE [REDACTED]
RESIDENCE IN KUTTAWA, KENTUCKY, THAT OCCURRED ON 25
MAY 2002

EEC FILE 220607

SFFC CLAIM: [REDACTED]

INSURED: [REDACTED] Kuttawa, Kentucky

Dear Mr. Fritz:

This letter is to report the results of an investigation of the origin and cause of a fire in the [REDACTED] residence in Kuttawa, Kentucky. The [REDACTED] residence was located at [REDACTED] Drive; it was destroyed by a fire that originated in the three-car garage on the evening of 25 May 2002.

This report is based on an inspection of the fire scene that was performed on 24 June 2002. At that time, there had been minimal disturbance of the fire scene since the loss. The 1997 Ford F150 pickup truck at the origin of the fire was inspected while at the fire scene. Also, [REDACTED] was interviewed regarding the house, the 97 Ford truck, and the fire while at the fire scene.

From the interview with [REDACTED] it was learned that he discovered the fire shortly after he was awake to go to the bathroom at about 2:30 AM. He heard the horn blowing on the 1997 Ford F150 pickup parked in the garage addition on the rear of the house. He went to the garage to investigate the noise; when he opened the door from the rear house addition hallway to the garage, he saw that the truck hood was on fire.

ER05-005-LC-4472

EEC File 220607, Page 2
24 July 2002

██████████ said that the house and garage lights were working normally; he first noticed smoke just before he opened the garage door. The garage door did operate automatically after the fire developed at the Ford pickup truck. There had been no problems with the building electrical system or any electrical appliance in the home. The major appliances were about 3 years old.

██████████ said the truck was burning at the front of the engine compartment on the passenger side. When ██████████ first saw the fire, the right front tire was not on fire, and no glass had been broken. Also, initially, there was no fire in the truck cab. The flames were coming out the right side of the front of the engine compartment, i.e., over the right, front wheel well and out the right, front of the hood.

██████████ immediately asked his wife to call 911. He went to help evacuate his invalid daughter, ██████████ who was sleeping on the second floor of the residence. This evacuation required the use of a wheel chair and a battery-powered chair lift. ██████████ was also asleep upstairs; he helped ██████████ evacuate ██████████ from the upstairs bedroom.

The ██████████ residence was a large, two story, wood frame, brick veneer house; he purchased the house in 1974 when he moved to Kentucky. A large rear addition was built onto the back of the house in 1999. The rear addition included ██████████ master bedroom (at the front of the addition) and a three car garage (at the rear of the addition). Various renovation work on the original house was completed when the rear addition was constructed.

██████████ also noticed that the 1996 Lincoln Town Car parked next to the 1997 F150 truck was not involved in the initial fire. When first observed by ██████████ the only thing on fire was the F150 pickup; the fire was at the right, front of the engine compartment. The garage was not yet involved in the fire.

Before the Kuttawa Fire Department extinguished the fire, both the 1997 Ford F150 and the 1996 Town Car were totally consumed. Also, the garage burned and collapsed onto the vehicles. The fire was extinguished after the rear addition was destroyed, and before the two story original structure was heavily involved.

██████████ said that he had purchased the 1997 Ford F150 truck new around March 1996 at Quality Ford in Princeton, Kentucky. The odometer reading at the time of the fire was estimated to be around 60,000 miles. The vehicle had been driven to Paducah on the day prior to the fire, but it had been parked since 9:30 PM.

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24 July 2002

██████████ said the truck was washed and the oil was changed while in Paducah on a shopping trip, and it seemed to run very smooth on the way home to Kuttawa. The truck was running normally prior to the fire. Everything was in good working condition, and nothing unusual was noted.

The 1997 Ford F150 pickup was a 4X4 Lariat edition with an automatic transmission and a V8 EFI gasoline engine. It was fully loaded with factory options and had a factory-installed security system and CD player. The dealer had added a bed liner, bug deflector, and running boards. There was a trailer light (four wire) wiring connector on the truck that was factory equipment. The truck had been used one time to tow a small boat; otherwise, it was not used for towing trailers. The truck had never been wrecked and had no collision repairs.

As part of the factory warranty, a repair was made to the steering column. A new battery was installed at Quality Ford in Princeton, KY, in November 2001 (the vehicle was towed to Princeton). ██████████ also said the tires on the truck were less than one year old; there had been a problem with the new tires throwing balancing weights.

There was no telephone in the truck when the fire occurred. No after-market equipment or wiring had been installed on the truck. Specifically, there was no wiring and no electrical equipment added or installed for radios, telephones, security systems, lights, trailer brakes, etc.

██████████ did note that the cruise control was not working on the truck. The dealer had diagnosed the cruise control problem as part of a service request in the Fall of 2001, and a new control module was recommended. Because of the expense of the electronic module, ██████████ elected not to repair the cruise control.

On 24 June 2002, the 1997 Ford F150 truck was inspected visually only. The remains of the truck were not physically disturbed. The truck inspection was limited to visual only so as to not disturb the very delicate remains of the truck electrical wiring system. Truck wiring remains were present throughout the engine compartment and in the debris on the floor around the front of the vehicle.

From a general inspection of the fire scene, it was evident that the fire originated in the garage area. The two story, original house was standing; the front of the rear addition was not totally consumed. From inspection of the fire scene, the origin of the fire was determined to be in the vicinity of the Ford F150 pickup.

EEC File 220607, Page 4
24 July 2002

From visual inspection of the fire damages and remains of the Ford F150 truck, it was determined that the most severe damage was to the right, front of the vehicle. The Ford truck was heavily damaged by fire, and there was body damage caused by the building collapse. All five tires were consumed by fire. The electrical wiring was very heavily damaged; in some areas in the engine compartment, sections of wiring harness were completely melted away. Various electrical wiring remains had fallen on to the garage floor and were in the fire debris around and underneath the vehicle.

The truck battery and various wiring harness assemblies were in the right front of the engine compartment. This is the location where [redacted] first observed the fire. In addition to the battery, this part of the electrical system contains the main battery cables, the fuse links for the main harness feeder cables, the alternator cable, and other wiring. Many of the electrical wires and cables in the right front of the 1997 Ford truck are connected directly to the battery. Any electrical fault involving an electrical conductor connected directly to the battery terminal can create a serious risk of fire. A fuse link melting due to an electrical fault elsewhere on the truck could also cause a fire to ignite in the right front engine compartment area.

The main fuse block for the truck electrical system was mounted over the left front wheel well on the left side of the engine compartment. The fuse box was mounted in the lower left of the dash assembly. The fire heavily damaged both the fuse block and fuse box.

The building electrical system was inspected. The main panel box was in the right, rear basement of the original structure. Numerous branch breakers in the Square-D, type QO panel were tripped by fire damage to energized branch circuits during the fire. The fire destroyed the branch wiring in the garage area; heavy fire damage to the branch circuit conductors and equipment prohibited a comprehensive inspection of the building wiring in the garage area.

[redacted] was certain that the building electrical system and equipment was functioning normally when the Ford F150 truck fire was discovered. He also was certain that the initial fire involved only the Ford truck and nothing associated with the building, the building wiring, an electrical cord, or an appliance.

This engineer did note that an electrical short had occurred at a power cord support clamp on the back of a refrigerator. This refrigerator was at the front right (standing facing front of building) of the garage; the short involving this appliance cord did not cause the fire.

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24 July 2002

One set of photographs taken during the fire scene inspection on 25 May 2002 is enclosed. Eaton Engineering has neither taken nor received custody of any evidence in this case. Also, Eaton Engineering is holding no physical evidence in this case. The work to date was performed in a manner so as to not disturb the physical evidence of interest in this incident.

The 1997 model Ford F150 truck was checked for applicable recalls with the NHTSA Office of Defect Investigations website. Eleven recalls have been issued for this model (not necessarily this truck). However, none of the recalls appeared to relate to the cause of the [REDACTED] fire on 25 May 2002.

It is recommended that all investigators having an interest in this case coordinate a simultaneous examination of the F150 wiring remains. The fragile nature of the electrical wiring remains will permit only one examination without significant physical deterioration of the evidence available. The wiring evidence of interest is both on the vehicle and in the loose fire debris around the front of the vehicle. It should be noted that the fire damages to the truck electrical system (wiring and equipment) were particularly severe, because the truck and garage in which it was parked were almost completely consumed by fire.

To conclude, based on inspection of the fire scene, inspection of the 1997 Ford F150 truck at the origin of the fire, and on statements by [REDACTED] (the first eyewitness to the fire), it is this engineer's opinion that the probable cause of the fire was an electrical system malfunction involving the 1997 Ford truck. This vehicle was parked in the garage at the observed origin of the fire five hours prior to the fire. The probable cause of the truck fire, first observed by [REDACTED], was an electrical wiring fault involving a main electrical cable or feeder wire in the engine compartment of the 1997 Ford F150 truck.

Please note, in order to not alter the physical evidence, a comprehensive examination of the electrical wiring remains on the truck has not been completed at this time. The specific electrical failure that caused this loss has not yet been determined. Severe fire damage to the F150 wiring harness caused by the combined truck and house fire may prohibit a determination of the specific initial electrical failure that initiated the fire in the Bennett residence.

Very truly yours,

Thomas E. Eaton, PE, ScD
Consulting Engineer

Enclosures

EA05-805-LC-4478

State Farm Insurance Companies®



July 1, 2002

Claim Service Center
P.O. Box 7548
Paducah, KY 42002-7548
Telephone: (270) 554-8100

Ford Motor Company
Park Lane Towers West, Suite 400
3 Park Lane Boulevard
Dearborn, MI 48126-2568

FYE

RE: Fire Claim Number: [REDACTED]
Auto Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 05/25/02
Involved Vehicle: 1997 Ford F150, VIN 1FTDX828VK [REDACTED]

Dear Sir/Madam:

The above-identified vehicle is insured with State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire on May 25, 2002, causing the vehicle to be rendered a total loss. The vehicle was parked in the garage of our policyholder's home when the fire occurred. It caused extensive fire damage to the home and surrounding structures. The home is insured with State Farm Fire and Casualty Company.

State Farm® would like to give you an opportunity to inspect the 1997 Ford F150 and give you advance notice of our potential subrogation claims on the automobile and the home.

Please contact me at 270-554-8149 to set up a time for your inspection. Due to the necessity of immediate debris removal of the structure, we ask that you please make your inspection within seven days from the date of this letter. If we do not hear back from you within this time, we will assume you do not wish to inspect the vehicle.

Sincerely,

Debra Messie
Claim Specialist
State Farm Fire and Casualty Company
(270) 554-8149

DM/019/0701015

cc: Bill Fritz, Claim Specialist

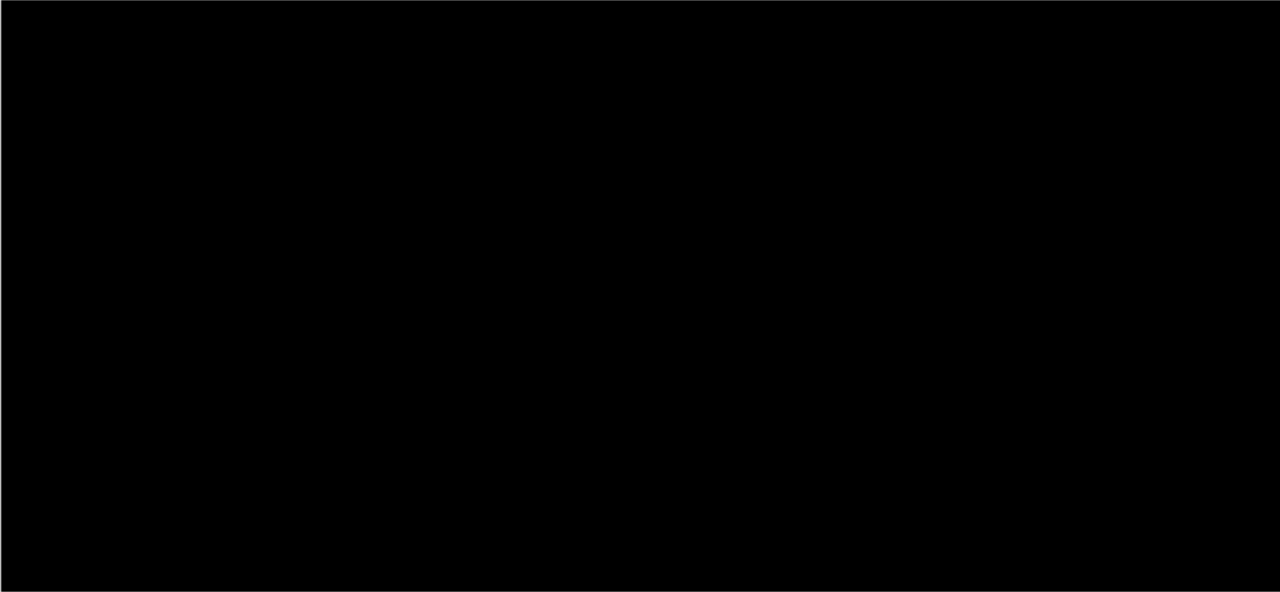
HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

EA95-825-LC-4477

Page 2
Ford Motor Company
7/24/02

BF/ac

cc: Claim Specialist Debra Massie - Fire Claim # [REDACTED]



RECEIVED SEP 16 2004

SM



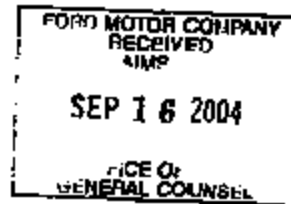
Allstate.
You're in good hands.

New

Certified Mail # 7001 2510 0005 0614 2542

September 8, 2004

Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Blvd
Dearborn, MI 48126-2568



RE: Claim #: [REDACTED]
Our Insured: [REDACTED]
Loss Date: 10/6/03
Amt. of Claim: \$6128.29

Attention Shawn Norton:

The above noted subrogation claim has been identified as a product liability loss. We paid our insured for their loss and are looking to you for reimbursement. Should you or your carrier need more information, please call or write me. Please remit payment to Allstate Payment Processing Center, Attn: Subro Cash, PO Box 227257, Dallas, TX 75222-7257. Please include our claim number.

Complete description of the incident: Vehicle caught on fire after being parked overnight. Fire caused by the powertrain control module failing and causing a fuel injector to be energized overnight. This overheated the injector solenoid and ignited plastic material on the injector exterior and its wiring.

Our statement of defect: Strict Liability

Location of evidence: Copart, New Orleans. Lot # N-8782673, 504-254-9874

Manufacturer: Ford

Model: F150

Year: 1997

VIN: 1FTDF0760V[REDACTED]

The following information is attached:

- Check copies
- Supporting paperwork
- Fire Department Report
- Cause & Origin Report

Please acknowledge receipt of this claim and your position regarding payment of our damages within 30 days.

Sincerely,

David Laughlin, SCLA
Subrogation Senior Service Representative

Roanoke National Subrogation Claims Center
3800 Electric Road, Suite 301, PO Box 21108, Roanoke, VA 24018
Phone: 1-800-776-2815 or (540) 989-2800 Fax: (540) 989-2840 or (540) 776-3803
Hours: 8:00 AM - 4:30 PM EST Monday - Friday

EA25-005-LC-4479

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J Property Use Structures <input type="checkbox"/> 131 <input type="checkbox"/> Church, place of worship <input type="checkbox"/> 161 <input type="checkbox"/> Restaurant or cafeteria <input type="checkbox"/> 182 <input type="checkbox"/> Bar/booth or nightclub <input type="checkbox"/> 213 <input type="checkbox"/> Elementary school or kindergarten <input type="checkbox"/> 218 <input type="checkbox"/> High school or junior high <input type="checkbox"/> 241 <input type="checkbox"/> College, adult education <input type="checkbox"/> 311 <input type="checkbox"/> Care facility for the aged <input type="checkbox"/> 321 <input type="checkbox"/> Hospital <input type="checkbox"/> 124 <input type="checkbox"/> Playground or park <input type="checkbox"/> 655 <input type="checkbox"/> Crope or orchard <input type="checkbox"/> 669 <input type="checkbox"/> Pasture (timberland) <input type="checkbox"/> 807 <input type="checkbox"/> Outdoor storage area <input type="checkbox"/> 919 <input type="checkbox"/> Dump or sanitary landfill <input type="checkbox"/> 931 <input type="checkbox"/> Open land or field		<input type="checkbox"/> 341 <input type="checkbox"/> Clinic, clinic type infirmary <input type="checkbox"/> 342 <input type="checkbox"/> Doctor/dentist office <input type="checkbox"/> 343 <input type="checkbox"/> Prison or jail, not juvenile <input type="checkbox"/> 419 <input type="checkbox"/> 1- or 2-family dwelling <input type="checkbox"/> 429 <input type="checkbox"/> Multi-family dwelling <input type="checkbox"/> 439 <input type="checkbox"/> Rooming/boarded house <input type="checkbox"/> 659 <input type="checkbox"/> Commercial hotel or motel <input type="checkbox"/> 639 <input type="checkbox"/> Residential, board and care <input type="checkbox"/> 644 <input type="checkbox"/> Sanitary/harracks <input type="checkbox"/> 519 <input type="checkbox"/> Farm and beverage sales <input type="checkbox"/> 936 <input type="checkbox"/> Vacant lot <input type="checkbox"/> 938 <input type="checkbox"/> Graded/care for plot of land <input type="checkbox"/> 946 <input type="checkbox"/> Lake, river, stream <input type="checkbox"/> 981 <input type="checkbox"/> Unimproved right of way <input type="checkbox"/> 980 <input type="checkbox"/> Other street <input type="checkbox"/> 981 <input type="checkbox"/> Highway/divided highway <input type="checkbox"/> 982 <input type="checkbox"/> Residential street/driverway	
<input type="checkbox"/> 339 <input type="checkbox"/> Household goods, sales, repairs <input type="checkbox"/> 579 <input type="checkbox"/> Motor vehicle/boat sales/repairs <input type="checkbox"/> 571 <input type="checkbox"/> Gas or service station <input type="checkbox"/> 594 <input type="checkbox"/> Business office <input type="checkbox"/> 619 <input type="checkbox"/> Electric generating plant <input type="checkbox"/> 629 <input type="checkbox"/> Laboratory/science lab <input type="checkbox"/> 700 <input type="checkbox"/> Manufacturing plant <input type="checkbox"/> 819 <input type="checkbox"/> Livestock/poultry storage(hang) <input type="checkbox"/> 882 <input type="checkbox"/> Non-residential parking garage <input type="checkbox"/> 881 <input type="checkbox"/> Warehouse <input type="checkbox"/> 981 <input type="checkbox"/> Construction site <input type="checkbox"/> 984 <input type="checkbox"/> Industrial plant yard		Property Use <input type="checkbox"/> 982 Residential street, road or UPPER-1 Revision 5/7/11/11	

K1 Person/Entity Involved
 Local Jurisdiction: []
 Division name (if applicable): [] Area Code: [] State Number: []
 Check this box if you address an incident involving that site the first official address listed.
 St. No., Apt., First Name: [] MI: [] Last Name: [] Office: []
 Street: [] Route: [] Street or Highway: [] District: []
 Post Office Box: [] Apt./Suite/Room: [] City: []
 State: [] Zip Code: []
 More people involved? Check this box and attach supplemental forms (NFIRS-18) as necessary.

K2 Contact Check this box if you address an incident involving that site the first official address listed.
 Local Jurisdiction: [] Division name (if applicable): [] Area Code: [] State Number: []
 Check this box if you address an incident involving that site the first official address listed.
 St. No., Apt., First Name: [] MI: [] Last Name: [] Office: []
 Street: [] Route: [] Street or Highway: [] District: []
 Post Office Box: [] Apt./Suite/Room: [] City: []
 State: [] Zip Code: []

L Remarks
 Local Jurisdiction: []
 Arrived on scene to find a Ford F-150 with a small fire in the engine compartment. Deployed the no. 1 crosslay and extinguished fire. Command terminated.

L Authorization

3420	Crowe, Robert D.	EC	01100	16	07	2003
Officer in charge ID	Signature	Position or rank	Assignment	Month	Day	Year
7716	Hewitt, Christopher J	LIE	88K111	10	07	2003
Officer in charge ID	Signature	Position or rank	Assignment	Month	Day	Year

52050 TIME *	LA State *	18 District *	6 Field *	2003 YYYY	1 Priority	03-0000278 INCIDENT NUMBER *	000 Page(s) *	Complete Narrative
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Narrative:

Arrived on scene to find a Ford F-150 with a small fire in the engine compartment. Deployed the No. 1 crosslay and extinguished fire. Command terminated.

<p>A</p> <p>FD # <u>37020</u> LA <u>LA</u> NM <u>10</u> DD <u>06</u> YYYY <u>2003</u></p> <p>Incident No. <u>09-0000378</u> Code <u>000</u></p> <p>Callers <input type="checkbox"/> Change <input type="checkbox"/> No Answer <input type="checkbox"/></p> <p>WFIRS - 1 <input type="checkbox"/> PLS <input type="checkbox"/></p>	<p>B Property Details</p> <p>B1 <input type="checkbox"/> Residential <input checked="" type="checkbox"/> Not residential <small>Indicated whether of residential living units in building of origin whether or not all units occupy involved</small></p> <p>B2 <input type="checkbox"/> Buildings not involved <small>Number of buildings involved</small></p> <p>B3 <input type="checkbox"/> Areas damaged (outside fires) <input checked="" type="checkbox"/> None <small>Less than one acre</small></p>		<p>C On-Site Materials <input type="checkbox"/> None <input type="checkbox"/> Some</p> <p>Describe all items where any significant amount of structural, industrial, energy or agricultural products or materials in the property, whether or not they became involved.</p> <p>Enter up to three codes. Check and/or note boxes for each code entered.</p> <p>811 <u>Autom, trucks</u></p> <p>On-site material (1):</p> <p>On-site material (2):</p> <p>On-site material (3):</p> <p>1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service</p> <p>1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service</p> <p>1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service</p>	
<p>D Ignition</p> <p>D1 <u>83</u> <u>Engine area, running</u> <small>Area of fire origin</small></p> <p>D2 <u>UR</u> <u>Undetermined</u> <small>See notes</small></p> <p>D3 <u>81</u> <u>Electrical wire, cable</u> <small>When fire ignited <input checked="" type="checkbox"/> Check box if fire spread from electrical <input type="checkbox"/> Not confined to object of origin</small></p> <p>D4 <u>81</u> <u>Plastic</u> <small>Type of material Ignited only if item threw from ignition Ignited code is 04 or 05</small></p>	<p>E1 Cause of Ignition</p> <p><input type="checkbox"/> Check box if this is an apparent reason. Refer to section 8</p> <p>1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Not of origin 5 <input type="checkbox"/> Cause under investigation 6 <input checked="" type="checkbox"/> Cause undetermined after investigation</p> <p>E2 Factors Contributing To Ignition</p> <p>None <input type="checkbox"/></p> <p>Factor contributing to ignition (1):</p> <p>Factor contributing to ignition (2):</p>		<p>E3 Open Factors Contributing To Ignition</p> <p>Check all applicable boxes</p> <p>1 <input type="checkbox"/> Access <input type="checkbox"/> None 2 <input type="checkbox"/> Poorly ignited up alcohol or drugs 3 <input type="checkbox"/> Unattended person 4 <input type="checkbox"/> Possibly postal disabled 5 <input type="checkbox"/> Physically disabled 6 <input type="checkbox"/> Multiple persons involved</p> <p>7 <input type="checkbox"/> Age over a factor</p> <p>Estimated age of person involved: _____</p> <p>1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female</p>	
<p>F1 Equipment Involved In Ignition</p> <p><input type="checkbox"/> None if equipment was not involved, refer to section 8</p> <p>Equipment involved:</p> <p>Brand: _____</p> <p>Model: _____</p> <p>Serial #: _____</p> <p>Year: _____</p>	<p>F2 Equipment Power</p> <p>_____</p> <p>Equipment Power Source:</p> <p>F3 Equipment Portability</p> <p>1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary</p> <p>portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.</p>		<p>G Fire Suppression Factors</p> <p>Enter up to three codes. <input type="checkbox"/> None</p> <p>_____</p> <p>Fire suppression factor (1):</p> <p>_____</p> <p>Fire suppression factor (2):</p> <p>_____</p> <p>Fire suppression factor (3):</p> <p>_____</p>	
<p>H1 Mobile Property Involved</p> <p><input type="checkbox"/> None</p> <p>1 <input type="checkbox"/> Not involved in ignition, but located 2 <input type="checkbox"/> Involved in ignition, but did not burn 3 <input checked="" type="checkbox"/> Involved in ignition and burned</p>	<p>H2 Mobile Property Type & Make</p> <p><u>10</u> <u>Passenger road vehicle</u> <small>Refer to property type</small></p> <p><u>FO</u> <u>Ford</u> <small>Refer to property make</small></p>		<p>Local Use</p> <p><input type="checkbox"/> Pre-fire plan available</p> <p>Some of the information provided in this report may be found more complete from other agencies</p> <p><input type="checkbox"/> Aerial report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Owner report attached <input type="checkbox"/> Other reports attached</p>	
<p><u>F-150 XL</u> <u>1997</u></p> <p>Mobile property code Year</p> <p><u>LA</u> <u>1F650740v</u></p> <p>State VIN Number</p>		<p>WFIRS-1 Revision 01/15/99</p>		

A		MM	DD	YYYY	1	07-6000378	000	Incident Number	Apparatus or Resources	
52030		10	6	2003	1	07-6000378	000	Incident Number	Apparatus or Resources	
Apparatus or Resource	Date and Times	Month Day Year			Hour	Min	Sent	Number of People	Use	Actions Taken
		Month	Day	Year	Hour	Min				
1 ID PER Type 99	Dispatch <input checked="" type="checkbox"/> Arrival <input checked="" type="checkbox"/> Clear <input checked="" type="checkbox"/>	10	6	2003	07:53	<input checked="" type="checkbox"/>	2	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
2 ID RYH111 Type 60	Dispatch <input checked="" type="checkbox"/> Arrival <input checked="" type="checkbox"/> Clear <input checked="" type="checkbox"/>	10	6	2003	07:53	<input checked="" type="checkbox"/>	2	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
3 ID R1100 Type 91	Dispatch <input checked="" type="checkbox"/> Arrival <input checked="" type="checkbox"/> Clear <input checked="" type="checkbox"/>	10	6	2003	07:53	<input checked="" type="checkbox"/>	1	<input checked="" type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
4 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
5 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
6 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
7 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
8 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	
9 ID Type	Dispatch <input type="checkbox"/> Arrival <input type="checkbox"/> Clear <input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/> Suppression <input type="checkbox"/> EMS <input type="checkbox"/> Other	<input type="checkbox"/> <input type="checkbox"/>	

Type of Apparatus or Resources

<p>Ground Fire Suppression</p> <ul style="list-style-type: none"> 11 Engine 12 Truck or aerial 13 Quint 14 Tanker & pump combination 15 Brush truck 17 A/F (aircraft rescue and firefighting) 18 Ground fire suppression, other <p>Heavy Ground Equipment</p> <ul style="list-style-type: none"> 21 Bunker or plev 22 Tractor 24 Tanker or tender 28 Heavy equipment, other <p>Aircraft</p> <ul style="list-style-type: none"> 61 Airframe: fixed wing tanker 62 Helitanker 63 Helicopter 64 Aircraft, other 	<p>Marine Equipment</p> <ul style="list-style-type: none"> 51 Fire boat with pump 52 Boat, no pump 50 Marine apparatus, other <p>Support Equipment</p> <ul style="list-style-type: none"> 61 Breathing apparatus support 62 Light and air unit 60 Support apparatus, other <p>Medical & Rescue</p> <ul style="list-style-type: none"> 71 Rescue unit 72 Urban Search & rescue unit 73 High angle rescue unit 75 ALS unit 76 ALS unit 78 Medical and rescue unit, other 	<p>More apparatus? Use Additional Sheets</p>	<p>Other</p> <ul style="list-style-type: none"> 91 Mobile command post 92 Chief officer car 93 Market unit 94 Type 1 land crew 95 Type 2 land crew 99 Privately owned vehicle 98 Other apparatus/resources 99 None 99 Undetermined
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IFRS-5 Revision 11/17/98

APPARATUS OR RESOURCE Unit # 51850 State LA Incident # 10 0 2003 Station 1 Incident number 03-000278 Response 000		Date and Time Month Day Year Hours/Min 10 0 2003 07:53		Sent <input checked="" type="checkbox"/> Number of People 2		Use <input checked="" type="checkbox"/> Suppressant <input type="checkbox"/> Hose <input type="checkbox"/> Other		Actions Taken <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Dispatch <input checked="" type="checkbox"/> 10 0 2003 07:53 Arrival <input checked="" type="checkbox"/> 10 0 2003 07:57 Clear <input checked="" type="checkbox"/> 10 0 2003 08:23		Personnel ID 1305 4149		Name Baragona, Darrell Lindsay, Russell		Rank or Grade AC DC		Attend <input checked="" type="checkbox"/> Action Taken X X	
Dispatch <input checked="" type="checkbox"/> 10 0 2003 07:53 Arrival <input checked="" type="checkbox"/> 10 0 2003 07:57 Clear <input checked="" type="checkbox"/> 10 0 2003 08:23		Personnel ID 2139 1776		Name Crocker, Tony Bewitt, Christopher		Rank or Grade LIE		Attend <input checked="" type="checkbox"/> Action Taken X X	
Dispatch <input checked="" type="checkbox"/> 10 0 2003 07:53 Arrival <input checked="" type="checkbox"/> 10 0 2003 07:57 Clear <input checked="" type="checkbox"/> 10 0 2003 08:11		Personnel ID 3426		Name Crowe, Robert		Rank or Grade PC		Attend <input checked="" type="checkbox"/> Action Taken X	

2023	IA	19	5	2003	1	01-0000278	000	Responsible Personnel
------	----	----	---	------	---	------------	-----	-----------------------

Staff ID\Staff Name	Unit	Activity	Position	Rank	Payrol	Hrs	HRSPd	Pts
1305 Baragana, Dacrell	PER	FX Fire At Scene	AC	AC		0.51	0.51	6.00
4149 Lindsey, Russell	PER	FX Fire At Scene	DC	DC		0.51	0.51	6.00
2139 Crocker, Tony W	SER111	FX Fire At Scene	FO	FO		0.51	0.51	0.00
7776 Hewitt, Christopher	SER121	FX Fire At Scene	LT	LIE		0.51	0.51	0.00
3420 Crowe, Robert D.	U1100	FX Fire At Scene	CH	FC		0.51	0.51	0.00

Total Participants: 5

Total Personnel Hours: 2.55

An 'X' next to the unit number driver.

2023 OCTOBER 28 11:18 AM

2023 10/28/23 01-0000278

REPORT

**VEHICLE FIRE INVESTIGATION
1997 Ford F150 XL**

[REDACTED]

Allstate Claim No.: [REDACTED]
QFG File No.: 103082
October 15, 2003

Submitted To:
Allstate Insurance Company
3600 N. Causeway Blvd., Suite 510
Metairie, Louisiana 70002
Attention: John Hanlon

Submitted By:
QUEST Forensic Group, LLC
113 Rosa Avenue, Suite A
Metairie, Louisiana 70005


Robert J. Alonzo, Principal

QUEST Forensic Group, LLC

Robert J. Alonzo, P.E.
Joseph J. Lafranca, Jr., P.E.

113 Ross Ave. - Suite A
Metairie, Louisiana 70005

(504) 834-0714
LAAMS: (800) 433-3611
Fax: (504) 834-0712

VEHICLE INSPECTION DATA SHEET

QFG FILE: 103082

Inspected:	10/14/03	By:	Robert J. Alonzo
Ins. Co.	Allstate	Rep.:	John Hanlon
Claim No.	[REDACTED]	D/L:	10/06/03
Vehicle:	1997 Ford	Owner:	[REDACTED]
DAMAGE FROM FIRE			
A. Exterior	X	B. Engine Compartment	X
C. Interior			X
EXTERIOR			
Body:	F150 XL		
Vehicle Identification Number:	1FTDF0780VK [REDACTED]		
Prior Collision Damage:	None		
Collision/vandalism damage:	None		
Antenna	No Damage		
Mirrors	No Damage		
License Plates (Front and Rear)	Not on Wheel		
Paint (Condition)			
Signs of Burn Patterns	Hood and LF Quarter Panel		
Total Burn	No		
Runs or Drips			
Fiberglass Body			
Roof Lines			
Top sagging/sunken panel	No Damage		
Hood			
Burn Patterns	Center Rear		
Trunk			
Burn Pattern	N/A		
Contents			

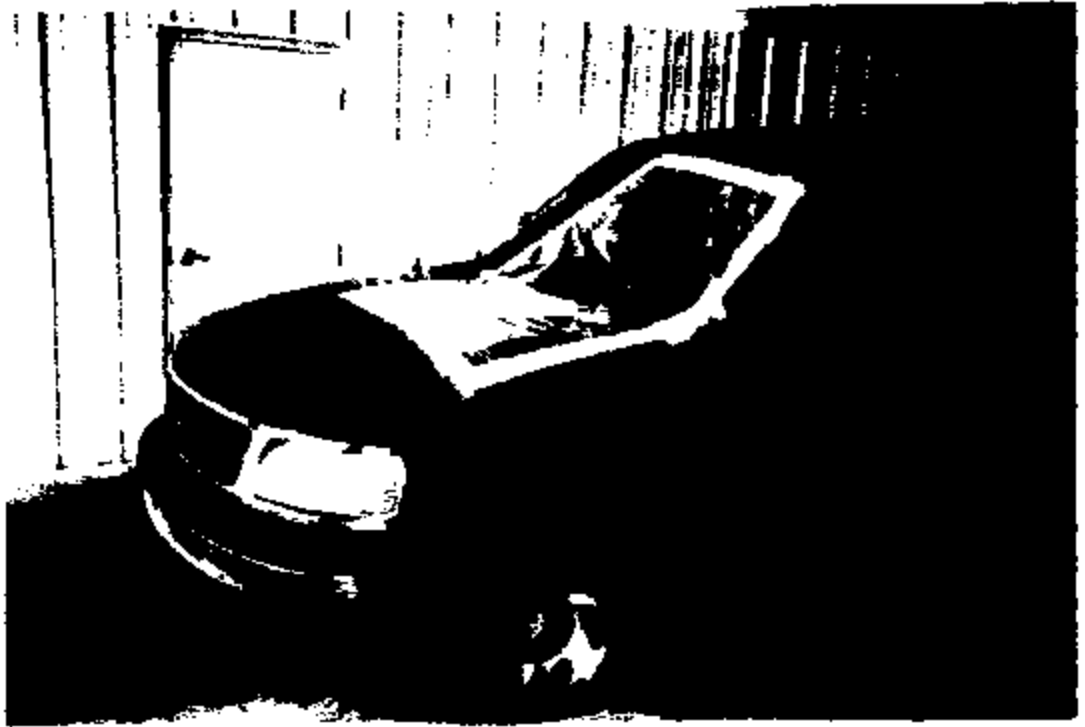
ERG-005-LC-4488

Fuel Tank Cap and Filler Spout			
Cap Missing	No		
Damage to Flange on Neck, Cap	No Damage		
Fuel Tank	No Damage		
Tires, Rims & Hub Caps: (Inspect for loose nuts, mismatches, etc.)			
	Type	Condition	Remarks
Left Front	P235/70R16	Blown	
Left Rear	L/T225/70R16	Good	
Right Rear	L/T225/70R16	Good	
Right Front	P235/70R16	Okay	Side Rounded
Doors (Open, closed, locked, unlocked, electric locks, door jamb, stickers, etc.):			
Left Front	Closed		
Left Rear	N/A		
Right Rear	N/A		
Right Front	Closed		
Windows (Stained, melted, shattered, icicle patterns, up, down, electric, etc.):			
Front Windshield:	Shattered Left/Center		
Rear Windshield:	No Damage		
Drivers Side (Front, Rear, Vent)	No Damage		
Passenger Side (Front, Rear)	No Damage		
ENGINE COMPARTMENT:			
Condition and/or Damages:	Fire Damage Center Rear		
Fire Wall (Condition & Description):	Appears Not Burned		
Fluid Levels (Level & Condition):			
Oil:	Full		
Transmission:	Full		
Radiator:	Full		
Power Steering:	Full		
Brake Fluid:	Consumed		
Rear End:			

Battery:	Full
Mechanical Examination:	
Would Engine start?	Didn't Try, Too Heavily Damaged
Any missing accessories?	None Evident
Engine mounts, isolators intact?	
Oil and transmission dip sticks	In Tubes
Aluminum Oil Pan	No Damage
Drive Shaft, Transmission	
Radiator Melted (Solder)	No Damage
Fan/alternator belts melted	No
Carburetor:	
Fuel rail or inlet (Fuel Injection):	Soot & Scorch on Left Side
Fuel System:	
Fuel line connected?	Yes
Drain plug missing?	
Tank filler cap missing?	No
Electrical	
Insulation, beading, wiring	None Evident
Fuses or Fusible Links Blown?	None
Beading on wire ends?	No
Battery melted?	No
INTERIOR:	
Vandalism and/or theft damage:	No Damage
Keys:	
Single	
Ring	
Spare Set	
Signs of Hot Wiring	
Ignition	Intact
Locked Steering	Yes

Odometer Reading	102357
Wiring	No Apparent Damage
Fuse Box	See Discussion
Accessories (Stolen/Missing)	
Radio	In Dash
Tape Deck	In Dash
CD	
Telephone	
Glove Compartment (Open, closed):	No Damage
Seats (Covers, materials, etc.):	
Front (Buckets or Bench):	No Damage
Rear:	No Damage
Flooring:	
Floor Mats:	No Damage
Carpet:	No Damage
Carpet Underlay:	
Containers:	
Glass	
Plastic	
Metal	
Contents:	
Clothing	
Tools	
Items under Seats	
Items on Seats	
Paper	
Tapes/CD's, etc.	
Spring Tension (Sagging)	
Hood	
Trunk	

Hinges	
Seats	
Evidence of Accelerant:	
<p>COMMENTS: Fire damage appears limited to the center rear of the engine compartment and the center dash from flame propagation through the windshield. The lowest burn damage was on the left side of the block, between the second (#6) injector and the third (#7) injector. Injector #6 had the heaviest damage. More probable than not, this appears to be the area of origin. An adjacent wiring harness had heavy thermal damage on its side facing the injectors, between injectors #6 and #7. There were two red hoses almost directly over injector #6. They sustained substantial damage in that area. Flame propagation went upwards above injectors #6 and #7, consuming plastic in the intake air ducts. It then progressed both left and right along the firewall. The heaviest scorch on the firewall occurred along the windshield wiper well, facing into the engine compartment.</p>	
<p>It appears the brake fluid reservoir was consumed, dropping ignited brake fluid and causing the left front tire to blow. The left front quarter panel sustained thermal damage on its side, above the tire.</p>	
<p>No fuses were found blown in the Engine Compartment Fuse Box. Fuses found blown in the Passenger Compartment Fuse Panel (I/P) were #10, 15A Interior Lights and #7, 20A brake On-Off switch.</p>	
<p>The power steering reservoir was located on the left side of engine, in front of the area of origin. It was not consumed; however, it fill cap sustained thermal damage on the side towards the rear of the engine compartment.</p>	
<p>The vehicle was reported to have been parked overnight before the fire was discovered. The fuel injectors are energized through the Powertrain Control Module (PCM) only when the engine is running. The PCM is located on the firewall on the right side of the master cylinder. Service Manual information available through Alldata indicates that the fuel injector electrical solenoid has an internal resistance of 11 to 18 ohms and is designed to be opened and closed depending upon the engine cylinder fuel requirements.</p>	
<p>From the information I have been able to develop, there appears to have been no normally energized cables in the area of origin. The adjacent cable harness appears to have sustained thermal damage from an external heat source, only to its side and top facing the fuel injectors.</p>	
<p>The area of origin was in the vicinity of fuel injector #6, on the engine left side. <u>More probable than not the cause of the fire was the failure of the Powertrain Control Module, causing fuel injector #6 to be energized overnight. The ignition was the result of overheating of the injector solenoid and ignition of the plastic material on the injector exterior and its wiring.</u> There was no evidence of any arc beads on any of the wiring in the area of origin. No fuses were found blown in the Engine Compartment Fuse Box, which feeds power to the Powertrain Control Module.</p>	
<p></p>	







ERG-883-LC-4485



Area of origin

2005-005-LC-4498

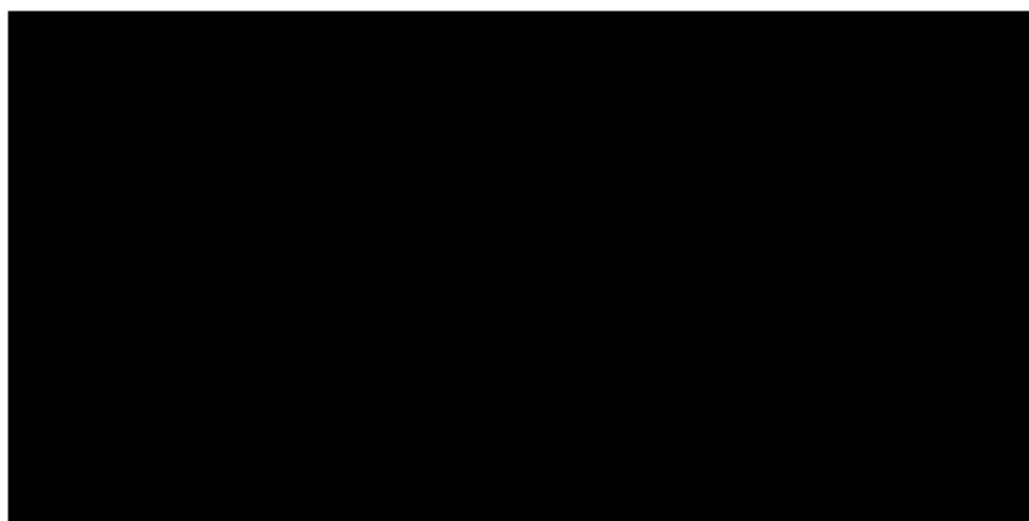
Yellow arrow - Fuel Injector # 7

Blue arrow - Heaviest damage @ injector # 6, under red hoses



Red arrow - Heaviest damage, injector # 6







EFT

Engineering and Fire
Investigations

303 Quadrangle Drive
Suite 303
Bolingbrook, IL 60440
800-693-2085
Tel: 630-679-1303
Fax: 630-679-1535
www.efiglobal.com

FIRE INVESTIGATION

Report Number One and Final

INSURED: [REDACTED]
LOSS LOCATION: Copart
Pekin, IL
DATE OF LOSS: February 20, 2004
CLAIM NO:
EFI File NO: [REDACTED]

Report Date: March 9, 2004
Prepared For: Farmers Insurance Company
12377 Meritt Dr.
#900
Dallas TX 75251
Attention: Craig Buchko

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

ERG-803-LC-4488

Insured [REDACTED]

ASSIGNMENT

Assignment received: February 26, 2004

Assignment commenced: March 1, 2004

The investigation was confined to the vehicle.

The vehicle was located at Copart in Pekin, Illinois. The vehicle was within a secured area.

Instructions for an abbreviated report were received from Craig Buchko on March 1, 2004.

ENCLOSURES

1. Vehicle Fire Examination Report
2. 26 Color photographs
3. Photograph Identification sheet
4. All photograph negatives
5. 1 Diagram
6. 8 Bulk photographs
7. Additional Materials envelope

Neither EFI nor I retain possession of any film photographs, negatives or videos.

PRESENT DURING THE SCENE EXAMINATION:

No one was present during the vehicle examination.

VEHICLE DESCRIPTION:

REFER TO VEHICLE FIRE EXAMINATION REPORT

The vehicle was a 1997 Ford F 150 Pick-up Truck. The vehicle identification number was 1FTDX186XVK [REDACTED]. There were no license plates on the vehicle. The odometer reading was 123,475.

Insured [REDACTED]

ALTERATIONS TO THE REMAINS OF THE VEHICLE CONSISTED OF:

There were no alterations to the vehicle.

VEHICLE SECURITY:

The vehicle was reported to be in a garage at the time that the fire was found. Inspections of the windows and doors revealed that they were closed at the time of the fire. Examination of the engine hood revealed that it was closed and latched at the time of the fire. Inspection of the interior revealed no fire damage. Inspection of the steering column and ignition revealed that they were intact.

FIRE DAMAGE / TRAVEL:

The fire originated on the left side of the engine compartment. The fire spread to rubber and plastic materials within the engine compartment and melted a large portion of the aluminum engine hood. Examination revealed that there was more fire damage on the left (drivers) side of the engine. The windshield was broken by the fire. The passenger door windows were intact. There was minimal fire damage to the bottom of the engine compartment.

FIRE SCENE OBSERVATIONS:

The fire originated on the left side of the engine compartment. Examination revealed that the flexible fuel delivery lines were consumed by the fire. There was significant fire damage to all rubber materials within the engine compartment. The engine compartment fuse box was destroyed by the fire. The air filter and housing sustained extensive fire damage. The upper radiator hose received moderate fire damage and the battery sustained melting at the top portion.

Examination of the left (drivers) side of the engine revealed that the metal fuel lines ended at the firewall and the flexible fuel lines that were attached to the metal lines were consumed by the fire. Examination of the left (drivers) side exhaust headers revealed more fire damage than the right. Examination of the left side of the engine compartment revealed fire damage consistent with a fuel leak from the flexible fuel lines that would have dropped onto the left side exhaust manifold.

Insured: [REDACTED]

Examination of the interior of the vehicle revealed only smoke damage. Examination revealed that the side and rear windows were intact. Examination of the interior fuse box revealed that fuse # 14 was in the "open" position. All other fuses were intact.

Examination of the truck bed revealed no heat, smoke or fire damage.

DETERMINATION OF ORIGIN AND CAUSE:

This is an accidental fire.

The fire originated on the left side of the engine compartment in the immediate area of the flexible / metal fuel lines. Examination revealed that the flexible fuel lines were consumed by the fire.

The heat traveled throughout the engine compartment and burned a large hole through the aluminum engine hood. The heat and fire broke the windshield however the other windows remained intact. There was only smoke damage to the interior of the vehicle.

The fire was caused by faulting within the flexible fuel line on the left (drives) side of the engine. The fuel was ignited by the hot exhaust manifold on the left (drives) side of the engine.

All other mechanical, electrical and natural causes have been eliminated.

COMMENTS:

Per your instructions at the conclusion of my verbal report this file will be placed in a closed status and can be reopened at your request.

Clyde Goin, CFI
Investigator
Illinois/Missouri Service Center
630-878-1505

CG/pk
Encl.
Closed

Reviewed By: Date: 3-8-04

VEHICLE FIRE EXAMINATION REPORT

Manufacturer Ford			Year 1997		Model F 150		Body Style Ext. Cab	
Inspection State [Redacted]				Date December		123475		
Tag Number NONE		Year [Redacted]		State [Redacted]		VIN Number 1FTDX186XVK [Redacted]		
Vehicle Examination Date 03/01/2004				Location of Examination Copart, Pekin, IL				

EXTERIOR	Burned	Distorted/Melted	Accelerant Patterns	Collision Damage
Bumper/Grill	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trunk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear Bumper Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TIRES	Burned	CONDITION PRIOR TO FIRE		
		Serviceable	Unserviceable	Uneven Tread Wear
Left Front	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spare	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Tires indicate signs of recent removal/change? Yes No
 Wheels/wheel covers indicate recent removal/change? Yes No
 Indicate areas of forced entry: Door(s) Hood Trunk Glass

GLASS	Smoked	Cracked	Distorted/Melted	Broken
Windshield	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Left Door(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sunroof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remarks				

INTERIOR	Yes	No	Remarks
Doors open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Window(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Key in the ignition	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any accessories been removed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual burn patterns	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any abnormal smoking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual objects in vehicle	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trunk open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Any unusual objects in trunk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

ENGINE COMPARTMENT

	as	No		Yes	No
Hood open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Heating system burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Radiator cooled	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Oil below lowest mark on dipstick	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Upper radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Evidence of excessive oil leakage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lower radiator hose burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Holes or cracks in transmission case	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drive belts burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission case bored/drilled	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other hoses burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission has inadequate lubrication	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fan and shroud burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Any problems with drive-train/suspension	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Inner leaders burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Motor mounts burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Remarks

ELECTRICAL

	Missing	Burned	Distorted/Melted	Shorted/Armed
Battery	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery connections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery cables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Starter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternator/generator	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ignition system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuse panel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring harness	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks

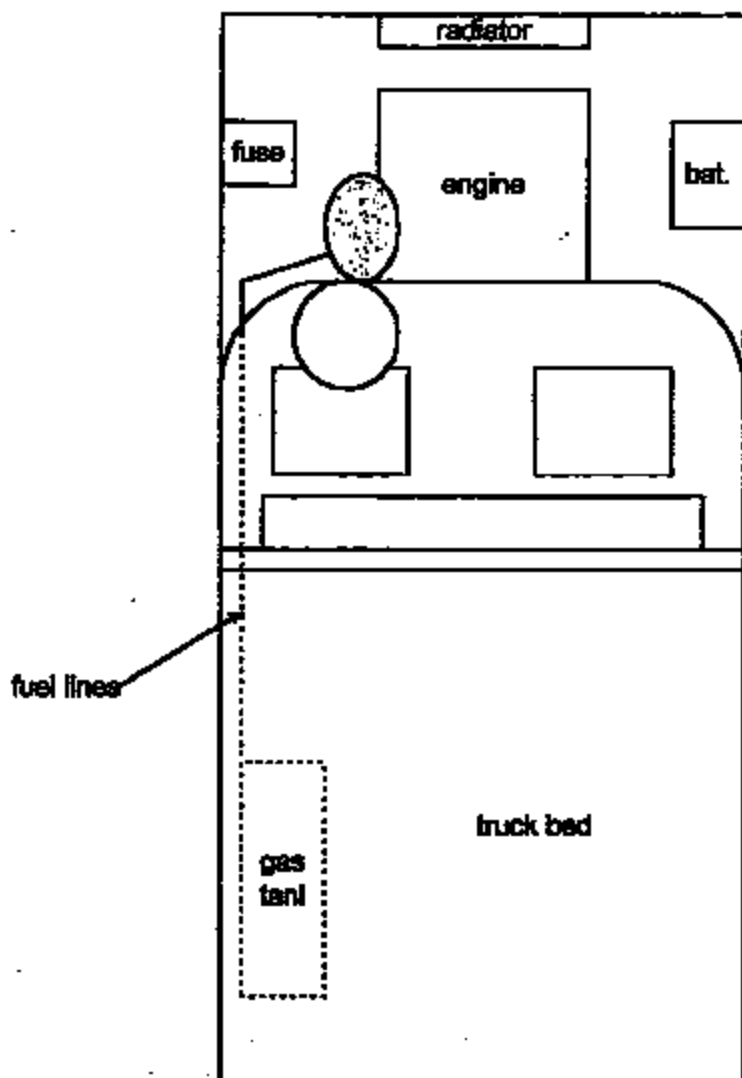
FUEL AND EMISSION SYSTEM

	Missing	Burned	Distorted/Melted		
Filler cap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Filter assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Fuel tank assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Fuel lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Fuel pump(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Fuel filter(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Carburetor/injector/refueler	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Air intake filter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Fuel vapor recover system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Exhaust and tail pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Muffler and catalytic converter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Loose fuel line connections	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
Evidence of tampering	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
Fuel tank	<input type="checkbox"/> Empty	<input type="checkbox"/> 1/4	<input checked="" type="checkbox"/> 1/2	<input type="checkbox"/> 3/4	<input type="checkbox"/> Full

Remarks

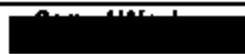
MISCELLANEOUS

Evidence of explosion or rupture	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Oil sample obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	
Fuel sample obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	
Debris sample(s) obtained	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory	<input type="text"/>	
Remarks	<input type="text"/>	
Investigator	<input type="text" value="Dydia Goin"/>	Date <input type="text" value="5/1/84"/>



 = area of origin



Prepared By: Clyde Goin	Location: Copart Pekin, IL	Scale: not to scale
File Name: 	File No.: 94508-00886	Date: 3/1/04

For illustrative purposes only. May not accurately represent scenes full layout or dimensions.

94508-00866

March 9, 2004

Insured: [REDACTED]

Photo Identification Sheet

1. view of exterior of vehicle
2. view of exterior of vehicle
3. view of exterior of vehicle
4. view of exterior of vehicle
5. view of bed
6. view of interior
7. view of interior
8. view of interior
9. view of interior
10. view of interior
11. view of interior
12. view of interior
13. view of interior
14. view of interior fuse box
15. view of engine compartment
16. view of engine compartment
17. view of engine compartment
18. view of engine compartment
19. view of engine compartment
20. view of battery
21. view of left side of engine
22. view of left side of engine

EQ05-085-LC-4500

94508-00866

Insured:



March 9, 2004

- 23. view of left side of engine
- 24. view of right side of engine
- 25. view of air filter
- 26. view of underside of vehicle



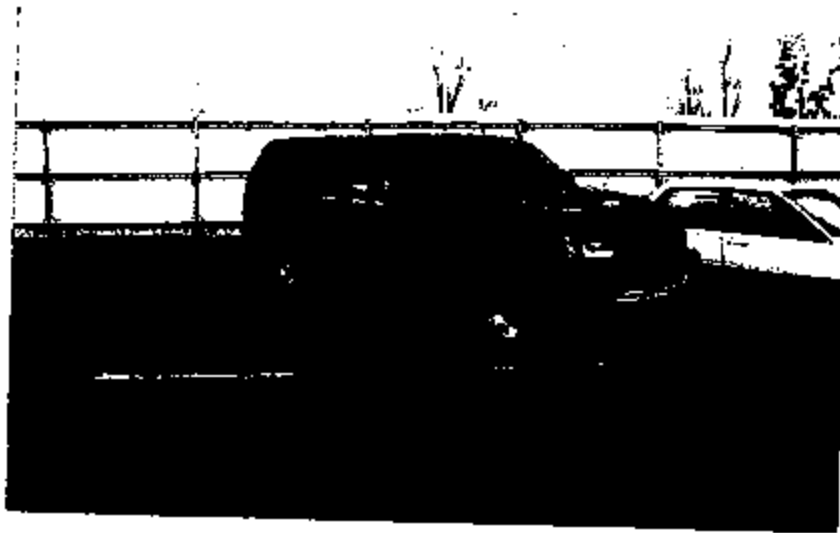
EPI

Engineering and Fire
Investigation

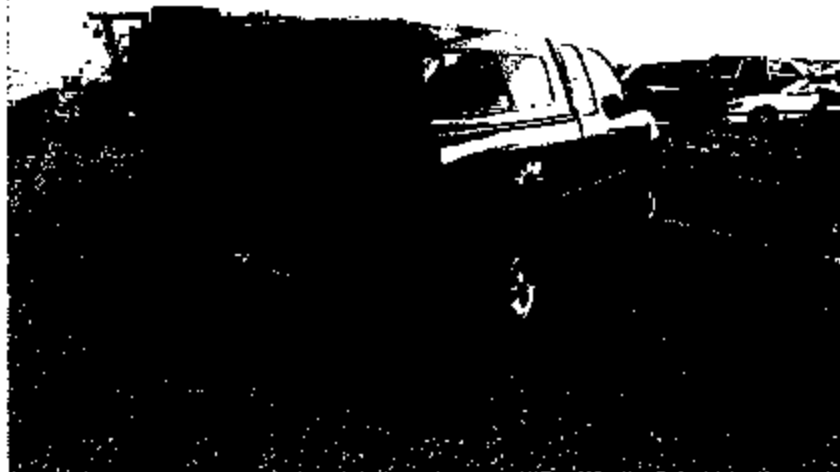
Photo Sheet

EPI No.: 24002-0000

Insured: [REDACTED]



No. 1




No. 2



ERI
Engineering and Fire
Investigations

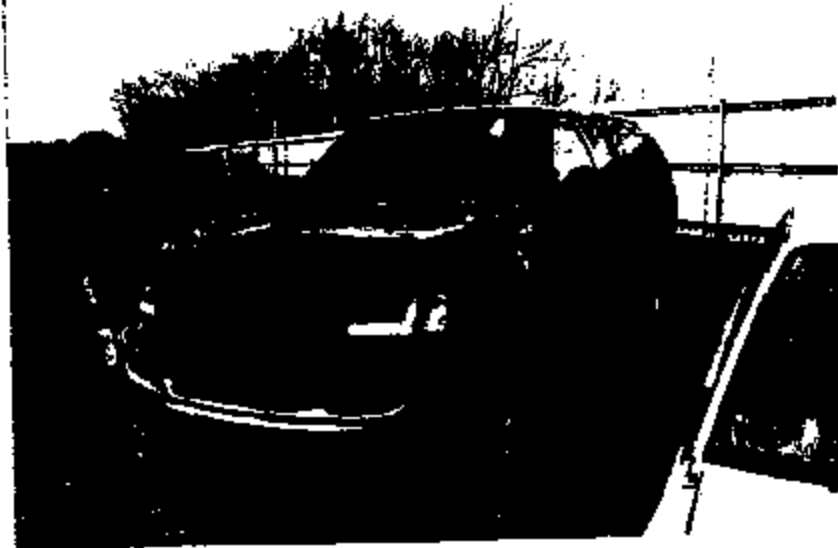
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EPI No.: 2423-0006

Insured: 



No. 1



No. 4

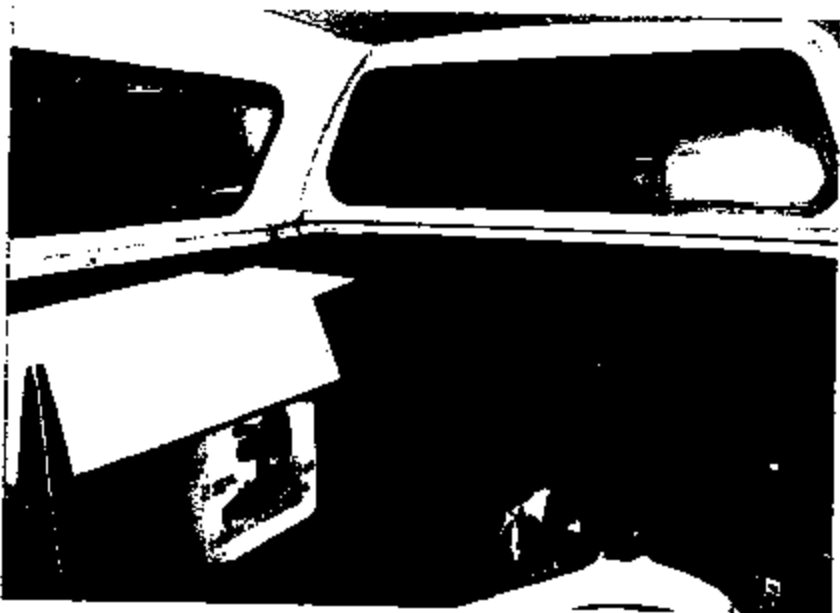


EF
Engineering and Fire
Investigations

Photo Sheet

EFI No.: 2452-0000

Insured: [REDACTED]



No. 1



No. 2

Photo Sheet

EF
Engineering and Fire
Investigation

EPI No: 2485-0088

Insured: [REDACTED]



No. 1



No. 2

Photo Sheet

EI
Engineering and
Investigation

EI No.: 2000-0000

Insured: [REDACTED]



No. 1



No. 2

Photo Sheet

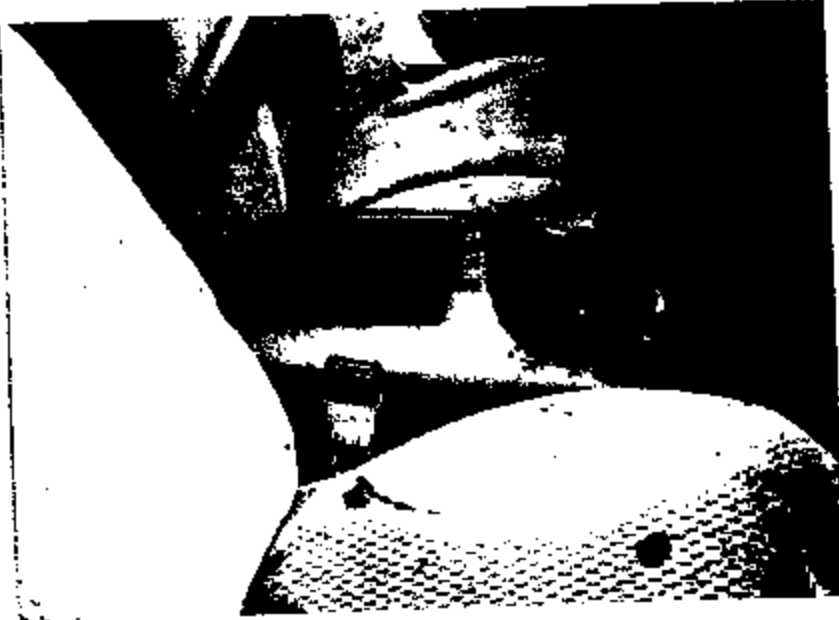
EF
Engineering and Fire
Investigations

EF No: 2485-005

Invest: [REDACTED]



No. 11




No. 12



EPI
Engineering and Fire
Investigation

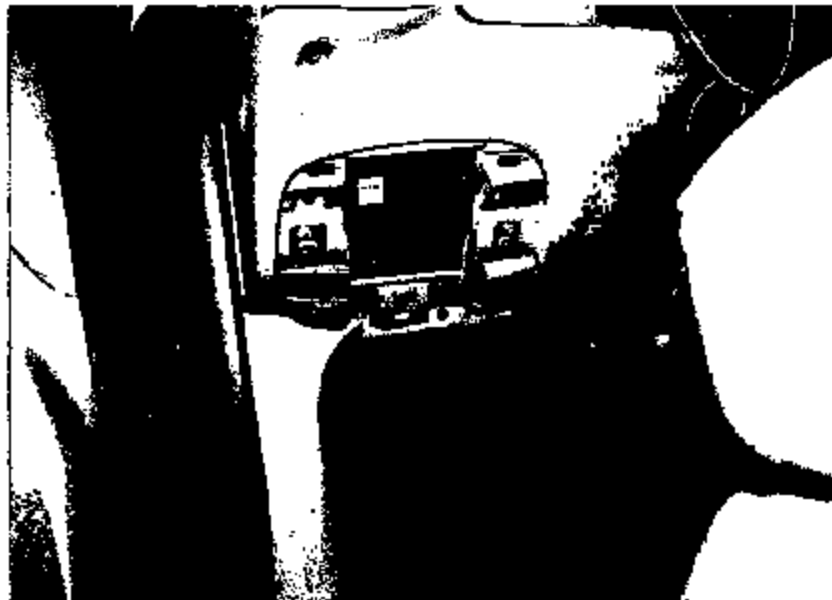
Photo Sheet

EPI No.: 9-1988-0033

Insured: 



No. 12



No. 14

Photo Sheet

EPI
Engineering and Fire
Investigation

EPI No. 2452-0288

Location: 



No. 18



No. 19



EF
Engineering and Fire
Investigation

Photo Sheet

EPI No: 9405-0008

Invested: [REDACTED]



No. 17



No. 18

Photo Sheet

EF

Engineering and Fire
Investigators

EPI No.: 2405-0056 _____

Invested: [REDACTED] _____



No. 17



No. 20

EF

Engineering and Fire
Investigation

Photo Sheet

EPI No.: 4489-0088

Insured: [REDACTED]



No. 21



No. 22

Photo Sheet

EFI
Engineering and Forensic
Investigation

EFI No.: 24008-2000

Invested: [REDACTED]



No. 23



No. 24

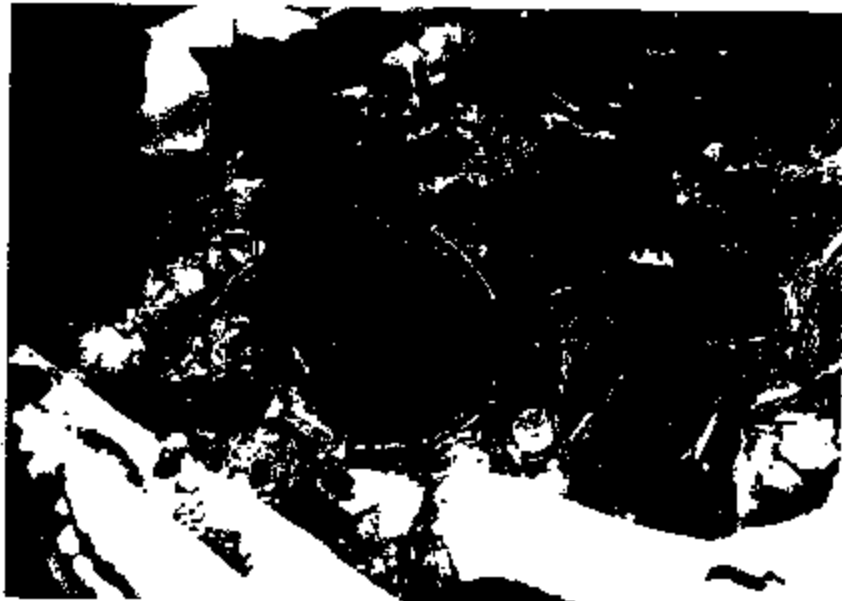


EF
Engineering and Fire
Investigation

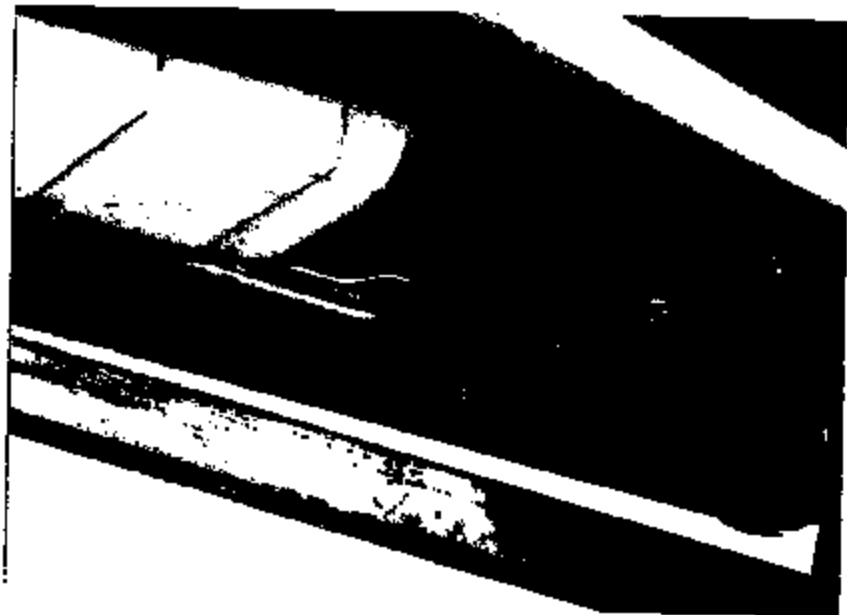
Photo Sheet

EPI No. 2408-2026

Insured: [REDACTED]



No. 21



No. 22



SFCHADMA

Action Detail

04/11/00 12:03:49

-->

VIN: IFTDF1721VK [REDACTED] Year: 1997 Model: F-SERIES
Owner Status: ORIGINAL WSD: 09/05/96
Name: [REDACTED] Hm Ph:
Trmt: [REDACTED] Case: 1451912309 Day Ph:
Symptom Desc:
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT
Dealer:
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 60000 MI
Analyst: JDRECH JOEL DRECHSLER Document Number:
Action Date: 08/18/99 Action Data: Action Time: 12:10:57 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT YOUR INSURANCE COMPANY MAY SUBROGATE
Comments: CUSTOMER SAYS: - FIRE AND EXPLOSION IN THE VEHICLE - WAS
DUE IN COURT IN FORT WORTH TEXAS - STAYING IN HOTEL - DROV
E FAR AND PARKED IN SHADE - CUSTOMER WAS SLEEPING AND HEARD
EXPLOSION - WAS THEIR CAR FIRE UNDER HOOD, SCORTCHED CAR
NEAR BADLY - TRUCK BURNED TO GROUND - FIRE MARSHAL FOUND N
O EVIDENCE OF [REDACTED] EXTERNAL CAUSE [REDACTED] D

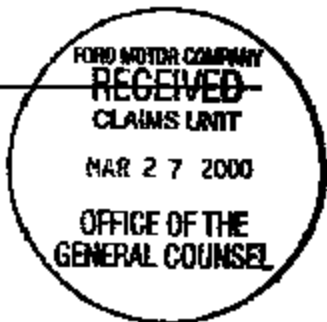
F1=Help F2=AddAction F4=Action F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

MORE COMMENTS AVAILABLE

OGDB079



Federated Mutual Insurance Company
P.O. Box 1548
Hurst, TX 76653
(800) 633-6040 or (817) 581-7111



March 8, 2000

ARTESIA FORD MOTORS
300 N 1ST
ARTESIA, NM 88210

CERTIFIED RETURN RECEIPT REQUESTED

OUR CLAIM NO.: 21001-71A-19951
OUR INSURED: [REDACTED]
DATE OF LOSS: August 14, 1998
VEHICLE INVOLVED: 1997 Ford F150 P/U
VIN NUMBER: 1FTDF1721VK [REDACTED]

Dear Claims Department:

Please accept this letter as our formal subrogation demand for the damages that Federated Insurance Company has paid for on behalf of our policyholder that occurred on the above noted date of loss.

Please find enclosed a copy of the Cause & Origin Report prepared by Mr. Norman E. Byers showing a manufacturer defect of the product that you supplied to our policyholder. As a result of this manufacturer's defect a fire caused engulfing our policyholder's 1997 Ford P/U resulting in a total loss of the vehicle that we were able to settle with our policyholder for a value of \$12,439.12. In addition, our policyholder also suffered damage to their Motorola radio and Motorola bag phone totaling \$674.54 which we also provided coverage for less their \$250.00 deductible under our insured's property form. We also provide you the courtesy of letting you know that because of this fire there are two other parties that have suffered property damage as the direct result of this manufacturer's defect.

We have attempted to send this subrogation demand to Ford Motor Company directly, but have had our demands returned stating that this was the incorrect address. We now put you on formal notice as their direct agent and dealership that sold our insured this vehicle and expect that you will take formal action to either respond to this demand or forward this information to the appropriate department for handling.

We have retained the salvage of this vehicle for evidence and it is located at the address listed below. With our previous attempts being to no success to contact the manufacturer direct, we are now incurring substantial storage costs and want to put you on notice that you will have 60 days upon receipt of this notice to inspect this vehicle before the salvage will be disposed of. We feel this is sufficient time for you to be able to inspect this vehicle if you so desire.

CoPart Salvage
505 Lillemood Road
Grand Prairie, TX 75051
Stock # 3654369

FEDERATED MUTUAL INSURANCE COMPANY • FEDERATED LIFE INSURANCE COMPANY • FEDERATED SERVICE INSURANCE COMPANY
HOME OFFICE: CHRYSTONNA, MINNESOTA • 55300 • INTERNET: www.federatedinsurance.com

ER05-005-LC-4822



Page 2

We now request that you reimburse Federated Mutual Insurance Company in the form of a check or money order for the total amount of our policyholder's damages of \$13,113.66. Please reference our claim number listed above on your check.

If you should have any questions or concerns, please do not hesitate to contact our office.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Beck Wells".

Beck Wells
Claims Supervisor
BW/jc

Enclosures

Cc: Daniels Insurance Inc
PO Box 1258
Hobbs, NM 88241

OBSERVATIONS

The pickup carried the following identification:

Ford F-150
New Mexico tags: 587-JLY
VIN: 1FTDF172VK [REDACTED]
Date of Mfr.: 2/96

The truck was burned from the front, photos 1 and 2. The cab suffered flame damage from exposure from the fire in the engine compartment. Burn patterns indicated that fire entered the cab through the windshield. The floor mats, seat cushions, and the lower part of the dash generally survived.

The engine compartment was thoroughly gutted. All wire insulation was consumed, as was the great quantity of plastic material there. Aluminum components, such as the intake manifold, were melted.

I searched the engine compartment for hot spots that might indicate a point of origin. Because of the extended burn time, none were found.

The rapid development of the fire suggested that gasoline was involved. However, the vehicle had cooled for four hours and any gasoline that might be spilled by a broken fuel line would be of a very small quantity. I was also unable to conceive of an ignition source after the truck had been parked that long. I therefore discounted a fuel leak as a probable cause.

The battery was mounted on the right fender, seen in photo 4. I found the battery cables there. The battery post clamps survived. The positive terminal had two cables attached. One was intact to its termination near the starter. The other had a terminal lug crimped to it, but the lug was broken, photos 5 and 6. I examined the lug and found that the break appeared to be a fatigue fracture.

The other part of the broken lug was found attached to a terminal near the solenoid, photos 7 through 9. Again, it appeared to be a fatigue fracture.

Photo 10 indicates the positive battery cable routing on an exemplar vehicle. Note that the terminal lug is behind a plastic cover and directly above an air conditioner component. On the subject vehicle, a hole was burned into the top of the aluminum air conditioner component, photo 12.

HUDSON INTERNATIONAL

EA85-085-LC-4524

September 1, 1999

Report for Mr. Beck Wells

FEDERATED INSURANCE COMPANY
860 Airport Freeway, Suite 500
Hurst, TX 76054
HI File: D-3217

Dear Mr. Wells:

We were requested to conduct a cause and origin investigation of the fire that destroyed the insured's 1996 Ford F-150 pickup. I inspected the vehicle on August 27, 1999 at AA Wrecker Service in Weatherford, Texas and spoke with the Weatherford Fire Marshal and [REDACTED] driver. Background information was obtained from those individuals.

The following is our report of findings. Our conclusions are based on evidence and information available to us at the time of our investigation. In the event additional evidence or information becomes available, which after our review is found to alter our conclusions, you will be advised.

BACKGROUND

According to [REDACTED] he had driven from New Mexico and stopped at the Comfort Inn in Weatherford, Texas. He parked the truck for the night in front of his room at approximately 5:00 PM. He retrieved some paper work from the cab at about 6:00 PM and received a pizza at his door at 7:00 PM. He then proceeded to do some paper work with the curtains open until 8:30 PM, then took a shower. Upon getting out of the shower, he heard a "deep boom", opened his door and observed flames coming from the engine compartment near the fire wall.

He said the vehicle was a 1997 Ford F-150 with approximately 60,000 miles on the odometer. He mentioned that it had never required any repairs and he was not aware of any recalls.

The Weatherford Fire Department received the alarm at 9:02 PM and arrived on the scene five minutes later.

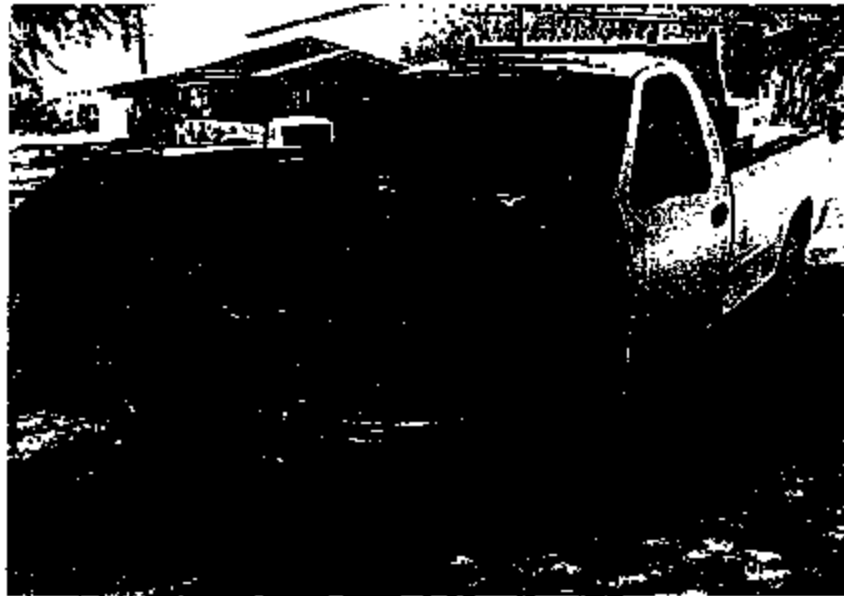


PHOTO 1 View showing flame damage to the left side and hood. The left front tire is burned.



PHOTO 2 View showing flame damage to the right side.

HUDSON INTERNATIONAL

ERG-885-LC-4525



PHOTO 3 View showing flame damage in the left side of the engine compartment, looking over the left fender.



PHOTO 4 View showing flame damage in the right side of the engine compartment, looking over the right fender.

HUDSON INTERNATIONAL

ENG-605-LC-4327



PHOTO 5 Positive battery cables. The arrow indicates a lug that was broken.

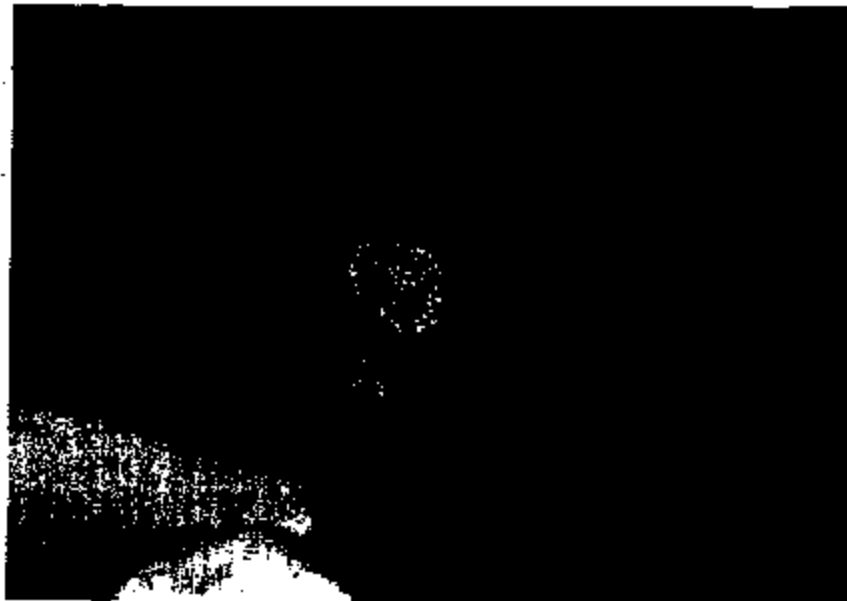


PHOTO 6 Close-up view of the broken lug on the positive battery cable.

HUDSON INTERNATIONAL

EROS-805-LC-4328



PHOTO 7 View showing where the broken lug had connected at the solenoid.



PHOTO 8 Close-up view showing the end of the lug still bolted.

HUDSON INTERNATIONAL

EP85-005-LC-4529



PHOTO 9 Another view of the broken lug.



PHOTO 10 View showing the routing of the positive battery cable in an exemplar vehicle.

HUDSON INTERNATIONAL

ER05-005-LC-4338



PHOTO 11 View showing the area where the solenoid was located. The arrow indicates the location of the broken lug.



PHOTO 12 View showing where the positive battery cable shorted to an air conditioner component after its lug broke. This is the origin of the fire.

HUDSON INTERNATIONAL

ER05-805-LC-4531