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DAN C. KEENE

Attorney at Law

1003 Church Street Flint, Michigan 48502-1001

Telelphone (810) 238-3320 FORD MOTOR COMPANY
RECEIVED
CHAINS 1947
(810) 233-8968
MAR 1 1 2003

OFFICE OF THE
GENERAL COUNSEL

Ford Motor Company OGC Product Claims 3 Parklane Boulevard, Suits 400 (PTW) Dearborn, Michigan 48126-4207

Re: Secura Insurance, Subrogee of

Dear Sir/Madam:

Please be advised that the undersigned attorneys represent Secura Insurance Company, regarding a subrogation claim resulting from a vehicle fire involving a 2001 Ford F150 pickup truck, causing damage to a significant amount of personal property in the vehicle, as well as causing damage to a nearby home. The pertinent facts are as follows.

On September 4, 2001, a leased a new 2001 Ford F150 pickup truck from Lasco Ford Mercury, Inc., 2525 Owen Road, Fenton, Michigan 48430 and/or Ford Motor Credit Company. The pertinent Vehicle Lease Agreement is attached as Exhibit 1.

The fire at issue occurred during the early morning hours of May 11, 2002. At and around that time. was the live-in boyfriend of Secura's insured, and they resided at Road, Mt. Morris, Michigan has a daughter by the name of

arrived home after using the subject Ford F150 pickup truck to pick up personal belongings, from a college which she had been attending in the State of Minnesota. Because of the late arrival and because they were tired, they decided not to unpack the truck until morning. Around 4:00 a.m. on May 11, 2002, they were awakened by a neighbor who indicated that the Ford pickup was on fire.

The Genesee Township Central Fire Department was called and extinguished and investigated the fire. As a result of the fire, the vehicle was destroyed, as well as the numerous contents therein. Color laser prints of the damaged vehicle and contents are attached as Exhibit 2. There was also some damage to home near the vehicle.

A copy of the fire department report is attached as Exhibit 3. The fire chief has stated that the fire originated in the dash area of the truck and thinks it was due to an electrical malfunction.

At the time of the fire, had a homeowners insurance policy with Secura Insurance Company. Pursuant to this homeowners policy, Secura paid to be a total of \$7,363.15 for loss and damage to personal property. Secura also paid to the secura at total of \$900.00 for damage to dwelling. A copy of a list of the insured's personal property loss is attached as Exhibit 4. A copy of the estimate to repair to dwelling is attached as Exhibit 5. Also attached as Exhibit 6 is a copy of a document showing and confirming payments by Secura Insurance Company to their insureds for both the aforementioned personal property and dwelling loss and damages.

Based on the above, Secura, as subrogee of the seeking reimburgement from Ford Motor Company in the amount of \$8,263.15.

In addition to the above, you should know that did not have insurance on the F150 at the time of the fire, and further that Attorney Robin Wheaton, represented for a claim against Ford Motor Credit with respect to the damage to the vehicle and lease arrangement. They were able to reach an amicable resolution. Mr. Vincent Kirksey was involved for Ford Motor Company in that regard, and you may want to contact him about this incident and claim.

As a last item, you should know that the fire damaged truck was taken to Expressway Ford in Clio, Michigan, and sat there for an extended period so that Ford Motor would have the opportunity to have their representatives inspect the vehicle, and we believe an inspection was done by Ford Motor at some point.

We await your response to the above.

Very truly yours,

L C. M.

ROBIN L. WHEATON

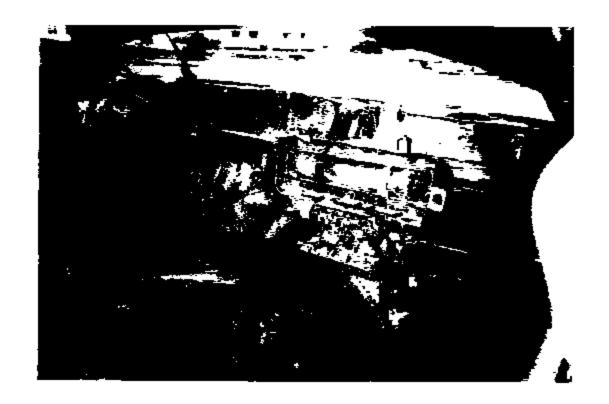
DCK/kjb

Enclosures













GENESEE .. IP CENTRAL FIRE DEPT, GENESEE, M. .. IGAN 48437

| A | FDID SI 02511 M | tale incident Date | Station | Incident No. 0000041 | Exposure 000 | Transaction Add | NFIRS - 2 Fire |
|----------------|--|--|---|---|-----------------|--|---|
| B1 B2 | Property Details No. Res. Units Not Residential No. Bidg. Involved Bidg. Not involved Acres Burned None | On-Site Material (2) On-Site Material (2) On-Site Material (3) | | ne . | | On-Site | Materials Storage Use (1) Materials Storage Use (2) Materials Storage Use (3) |
| D1 D2 D3 | ignition Area of Fire Origin \$1 Operator/passen Heat Source UU Undetermined Item First Ignited UU Undetermined Type of Material First I UU Undetermined | | 2 Uninters E2 Facto None Factor Contribu | of Ignition lonal re Contributing sting to Ignition (1) | g to ígnition | | Human Factors Contributing to Ignition Mone steep resolbly impaired by leohol or drugs inattended person resolbly mentally leabled typically disabled luttiple persons revolved ge was a factor leader: |
| Equip | ı | ivad in ignition | F 2 Equipm Equipment Power F 3 Equipm | | Fire Su | Fire Suppresions forestion Fac ppression Fac ppression Fac | lor (2) |
| H ₁ | Mobile Property 3 Involved in ign Mobile Property Mode F-180 PICK UP License Piele Numbe VIN Number 2FTZX17281 | nktion and burned H Year 2001 | er Mobile Property Make | | | | |
| | Pre-Five Plan Av | | Areon Report | | 0 | Coroner Report | |



Robin L. Wheaton, P.C.

Attorney at Law 1003 Church Street Film, Michigan 48502 Telephane (810) 232-0891 Fax (810) 233-8968

CONSUMER AFFAIRS
SECTION

2 JL 17 M1:48

July 9, 2002

Ford Motor Company Consumer Affairs Attn: Vince 16800 Executive Drive Plaza Dearborn, Michigan 48126-4207

RE: Burning of his 2001 F-150 pick-up on or about May 11, 2002

Dear Sir.

This letter is to inform you that I have been retained by with regard to the fire that destroyed his 2001 Ford Truck. It is our position that, and confirmed by statements made by the investigators, the fire started somewhere in the dash area inside the car or the windshield wiper area outside the vehicle and is the direct result of a defect either in the wiring in the dashboard or in the windshield motor mechanism of this vehicle. I have discovered that there has been a recall on Ford vehicle's such as a result of the defect in the windshield washer mechanism that could potentially cause fire and it is our belief that is what happened here. I have further been advised that there have been problems with the ignition systems with some Ford vehicles which also may be relevant in this case although based on the statements by the fire investigator it is more likely caused by a defect in the wiring system under the dashboard a defect in the windshield washer system.

I am continuing to investigate this matter with regard to the recall and also dealing with Ford Motor Company's financial arm with regard to the recall obligation to pay on this vehicle. It is a still sometimes the same one would be out to view the vehicle. To date, no one has contacted him or been out to his residence. Please advise me as to whatever this is still something Ford intends to do!

I would appreciate it if you would contact me at your earliest convenience so that I may discuss this issue with you or your representative. I will be sending a copy of this letter to Ford Motor Credit Corporation.

It is hoped that this matter may be resolved amicably for all parties concerned and I appreciate your cooperation in this matter.

Robin L. Wheaton Attorney at Law

Cc: Ford Motor Credit Corporation Robert Bachend

LPRELS4

==> Year: 2001 2FTZX17281 Model: F-SERIES VIN:

OPTGIMAL. WSD: 09/04/01 Owner Status:

Case:

Name : Hm Ph: 552861332 Day Ph:

VLC. ymptom Desc: FIRE/SMOKE SMOKE

LEGAL - OTHER ATTORNEY DEMAND Reason Desc:

LASCO FORD, INC. Dealer:

Issue Status: O OPEN Issue Type: LEGAL 07 MAIL Odometer Reading: 1 MI Comma Type: ML

MOLLY Document Number: MKBLSBY2 KELSEY Analyst:

Action Time: 13:06:27 EST 07/23/02 Action Data: Y Action Date:

CONSUMER AFFAIRS - LITIGATION PREVENTION Origin Desc:

OPEN LEGAL CONTACT - ATTORNEY DEMAND Action Desc:

Comments:

REC'D 07/23/02

ATTORNEY ALLEGES DEFECTIVE VEHICLE.

ATTORNEY ALLEGE HIS CLIENT'S VEHCILE IS DEFECTIVE.

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

F9=PrevComments P10=NextComments F11=Menu F12=Return F13=ESP MORE COMMENTS AVAILABLE

172.46 188.78

==> 2FTZX172810 Year: 2001 Model: F-SERIES VIN:

Owner Status: ORIGINAL WSD: <u>09/04/01</u>

Name:

Hm Ph: VLC Case: 552861332 Day Ph:

ymptom Desc: FIRE/SMOKE SMOKE

LEGAL - OTHER ATTORNEY DEMAND Reason Desc:

LASCO FORD, INC. Dealer:

Issue Type: 07 LEGAL Issue Status: O OPEN Comma Type: MAIL Odometer Reading: ΜL 1 MI

MKELSEY2 MOLLY Document Number: Analyst: KELSEY

Action Time: Action Date: 07/23/02 Action Data: Y 13:06:27 EST

CONSUMER AFFAIRS - LITIGATION PREVENTION Origin Desc:

OPEN LEGAL CONTACT - ATTORNEY DEMAND Action Desc:

Comments:

**ATTORNEY DEMANDS FORD PAY FOR DAMAGES. **

F4=PrevAction Pl≈Help F2=AddAction F5=NextAction F6=ActionData

F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP NO MORE COMMENTS AVAILABLE LPREL54

Add Action Confirmation

VH: 2FTZX172810 Year: 2001 Model: F-SERIES

Name: Primary Phone: Secondary Phone:

Address: MOUNT MORRIS MI

leaue Type: 07-LEGAL

Reason: LEGAL - OTHER AFTORNEY DEMAND

Symptom: FIRE/SMOKE SMOKE Dealer: F48531 - LASCO FORD, INC.

Gase Number: \$52861332

Comm Type: PHONE Odomater Reading: 1 MP

Action: REPLACE VEHICLE: FIRE Action Data: Y

""LPA COMMENTS" LPA HAS OFFERED A VEHICLE REPLACEMENT TO THE ABOVE CUSTOMER, FMC HAS CONDUCTED AN INSPECTION, AND IT WAS DETERMINE THAT A MANUFACTURER'S DEFECT CAUSED THE CHARRENTES: VEHICLE FIRE, BASED ON THIS INFORMATION, FMC HAS DECIDED TO OFFER THE ATTORNEY ON BEHALF OF

HIS CLIENT A DISCRETIONARY REPLACEMENT VEHICLE.

F9=PrevComments F10=NextComments "X" AND RETURN SUCCESSFUL

F1-Help

F2=ActionList FS=Add

F11-Menu

F6-DealerInfo F12=Return

F13=DealerList LPREL54

| Second Case: 552861332 | Second Case: 552861

Trmt: VLC Tymptom Desc: FIRE/SMOKE SMOKE

Reason Desc: LEGAL - OTHER ATTORNEY DEMAND

Dealer: LASCO FORD, INC.

Issue Type: 07 LEGAL Issue Status: D DECISION

Comma Type: PH PRONE Odometer Reading: 1 MI

Analyst: 2224VK VINCE KIRKSEY Document Number:

Action Date: 09/18/02 Action Data: N Action Time: 13:53:34 EST

Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION

Action Desc: RECEIVE SALES / SERVICE FILE

Comments: ***LPA COMMENTS***

LPA HAS RECEIVED THE SALES FILES FROM THE DEALERSHIP.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE CONNENTS AVAILABLE
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| VIN: Name: | 2FTZX172810 | Year: 2001 | Model: F-SERIES | |
| Trmt: lssue Type: | VLC 07 LEGAL | l | Case: Issue Status: | 552861332 D INVESTIGAT |
| Comm Type: Dealer: Symptom Desc: | PH PHONE 09648 LASCO FORD, : FIRE/SMOKE SMOKE | INC. | Odometer Reading: Odometer Type: Document Number: | MI |
| Reason Desc: Origin Desc: Action Desc: | LEGAL - OTHER ATTORNI CONSUMER AFFAIRS - L REPLACE VEHICLE- FIRE | ITIGATION | Legal Issue Type: CAN Court Code: CAN Award Code: | |
| Comments: | ****LPA COMMENTS*** THE ATTORNEY HAS AGREED TO A REPLACEMENT VEHICLE FOR HIS_ CLIENT | | | |
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|---|---|--------------------|---|---------------------------|--|
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| Name: Trut: Asue Type: Comm Type: Dealer: Symptom Desc: Reason Desc: Origin Desc: | VLC 07 LEGAL PH PHONE 09648 LASCO FORD, FIRE/SMOKE SMOKE LEGAL - OTHER ATTORN CONSUMER AFFAIRS - 1 | EY DEMAND | Case: Issue Status: Odometer Reading: Odometer Type: Document Number: Legal Issue Type: CAN Court Code: | MI | |
| Action Desc: Comments: | ATTORNEY ACCEPTS OFFER ON BEHA CAN Award Code: ***LPA COMMENTS*** THE ATTORNEY HAS ACCEPTED FMC OFFER OF A VEHICLE LEASE REFUN D | | | | |
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2FTZX172810 Year: 2001 Model: F-SERIES VIN: Name: VLC Case: 552861332 Crmt: Issue Status: C PENDING ssue Type: 07 LEGAL Odometer Reading: 1 Comm Type: PH PHONE Odometer Type: Document Number: ΜI Dealer: 09648 LASCO FORD, INC. Symptom Desc: FIRE/SMOKE SMOKE Reason Desc: LEGAL - OTHER ATTORNEY DEMAND Legal Issue Type: Origin Desc: CONSUMER AFFAIRS - LITIGATION CAN Court Code: CAN Award Code: Action Desc: PINAL CASE DISPOSITION ***LPA COMMENTS*** Comments: NO FURTHER ACTION IS NEEDED AT THIS TIME. THE CUSTOMER HAS ACCEPTED FMC OFFER OF A VEHICLE REFUND, AND A GOODWILL SETTLEMENT TO PAY FORD MOTOR CREDIT THREE MONTHLY PAYMENTS . 386.26. F1=Help F2=ActionList F5=Add F6=DealerInfo F10=NextComments F11-Menu F12=Return F13=DealerList F9=PrevComments NO PREVIOUS COMMENT LPREL54



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PIPER & SCHMIDT

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ATTUMBERS AND COLUMN CHE

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Facelmile (414) 271-8196

E-mail Address rwh@piperschmidt.com

April 16, 2002

Ms. Shawn Norton
Office of the General Counsel
FORD MOTOR COMPANY
Parklane Towers West, Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

Re:

Mil-Mar Shoe Company, Inc.

Location of Loss:

Mequon, Wisconsin

Date of Loss:

9/21/00

Our File No.:

16887

Dear Ms. Norton:

I am in receipt of your letter of March 1, 2002. My client must decline Ford's offer contained therein.

In declining this offer, my client considers the following undisputed facts to be relevant:

- The Ford product in question was less than two years old, and was serviced exclusively at Ford's dealer, Heiser Lincoln Mercury.
- No changes had been made to the product by its owners, who had not driven the vehicle for two days prior to the product's explosion.
- After hearing the product explode, went to her garage and witnessed flames coming from the grill of the product before the fire spread to other property.

Page 2 Ms. Shawn Norton April 1, 2002

4. Because the damages my client is claiming are liquidated, my client is entitled to five percent interest on the damages from the date of the loss. As of this week, that interest totals \$6,876.29, bringing its total claim currently to \$98,560.16.

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As I am sure you know, Wisconsin courts use the consumer expectation test when adjudicating strict product liability claims. Whether Ford's product was defective will be judged solely on whether a reasonable consumer would have appreciated the danger that Ford's product presented. Foreseeability and negligence are not issues in this case.

Given that no reasonable consumer would expect a two-year-old Lincoln Navigator to explode, causing over \$90,000.00 in damages (plus the additional damage to the house which is being claimed by Chubb), I am confident that, if litigated, the court will dispose of this matter by summary judgment.

Although my client would prefer to resolve this matter amicably at this time, it is not willing to settle for less than the fair value of the claim. It has instructed me to proceed by filing suit against Ford and its dealer. You will find enclosed a copy of the complaint that I have prepared for filing.

In order to reach a negotiated settlement and avoid litigation expenses, my client had given me authority to offer to settle this claim for \$85,000.00. I will wait a reasonable time for a response prior to filing suit. Thank you.

Very truly yours,

PIPER & SCHMIDT

RONALD W. HARMEYER

RWH/bachonton2.hr Enclosure REPORTED TO A CONTROL OF A CONTROL OF A SERVICE OF A CONTROL OF A CONT



Plaintiff,

-Y-

Case No.:

FORD MOTOR COMPANY

Registered Agent: CT Corporation System

44 East Mifflin Street Madison, Wisconsin,

and

HEISER LINCOLN MERCURY, INC.

Registered Agent: Stephen Sadek 7550 North 76th Street

Milwaukee, Wisconsin,

DRAFT

Case Code: 30201

Defendants.

COMPLAINT

), for its complaint against the

defendants, states:

PARTIES 1

- is a foreign corporation licensed to sell insurance in Wisconsin, with its principal office located at CNA Plaza, Chicago, Illinois.
- Ford Motor Company ("Ford") is a foreign corporation which does substantial business in Wisconsin, with its principal office located at the American Road, Dearborn,

Michigan. Ford's registered agent for service of process is CT Corporation System, 44 East Mifflin Street, Madison, Wisconsin.

en problem de la propieta de la compania en la compania de la compania de la compania de la compania de la comp

3. Heiser Lincoln Mercury, Inc. ("Heiser") is a domestic corporation, with its principal office located at 7550 North 76th Street, Milwaukee, Wisconsin. Heiser's registered agent for service of process is Stephen Sadek.

FACTS

- 4. Prior to September 21, 2000, Ford designed, engineered, tested, manufactured, sold and/or distributed into the stream of commerce, a 1998 Lincoln Navigator sport utility vehicle, VIN 5LMPU28LOV
 The product*).
- 5. The product was leased new by an advantage of a domestic corporation, on October 20, 1998, from the product was delivered to the by and put into service on this date.
- 6. On September 21, 2000, the product self-combusted, causing a fire which caused liquidated damages of \$32,111.00 to the product itself, \$58,977.87 to a 2000 Mercedes Benz parked next to the product, which also was owned by a self-combusted, and \$595.00 to contents in the two vehicles.
- 7. At all times material hereto, which insured against against damages caused by fire to the product, the 2000 Mercedes Benzalist paid to or on behalf against two vehicles. Under and pursuant to the terms of that policy paid to or on behalf against \$91,683.87 for the damages caused by the self-combustion of the product.

 By virtue of that payment to the terms, and now is, subrogated to the rights of the cause of that payment to the rights of the cause of the payment to the product.

to the extent of its payments.

COUNT 1 - STRICT PRODUCT LIABILITY AGAINST FORD

- 8. incorporates herein by reference the preceding paragraphs.
- The product was defective and unreasonably dangerous at the time it left control
 of Ford.
 - The defects in the product were the cause of the damages alleged above.
- Ford is in the business of designing, engineering, testing, manufacturing, selling and/or distributing sport utility vehicles.
- 12. The product was expected to, and did, reach without substantial change in the condition it was in when it left control of Ford.

COUNT II - STRICT PRODUCT LIABILITY AGAINST HEISER

- 13. incorporates herein by reference the preceding paragraphs.
- 14. The product was defective and unreasonably dangerous at the time it left control of Heiser.
 - 15. is in the business of selling and/or distributing sport utility vehicles.
- 16. The product was expected to, and did, reaches without substantial change in the condition it was in when it left control of

WHEREFORE, demands judgment in the amount of \$91,683.87, plus prejudgment interest of five percent from September 21, 2000, all taxable costs, fees and disbursements, and all other just and equitable relief.

| Detail this | dans of | 2002 |
|-------------|---------|---------|
| Dated this | day of | , 2002. |

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PIPER & SCHMIDT
Attorneys for National Fire Insurance
Company of Hartford

BY:

RONALD W. HARMEYER State Bar No.: 1026579

POST OFFICE ADDRESS:

Fifth Floor - Van Buren Building 733 North Van Buren Street Milwankee, WI 53202-4709 Telephone: (414) 225-4060 EWH/bac/1687/pleading/complaint



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TCN PHOTO SHEET INS CO CNA INS #PHOTOS 2 INSLIED

FILE# MIL 15469 A

DATE

9-26-00

APRSR CR-MILW

LOSS DATE 9-21-00



TCN PROTO SHEET

INS CO CNA INS

#PHOTOS 1 INSURED

FILE# MIL 15469 A

DATE 9-26-00 CLAIM

APRSR CR-MILW

CLAIM # LOSS DATE 9-21-00

FELLOWS, PIPER & SCHMIDT.

ATTORNEYS AND COUNSELORS

Donald R. Piper Richard & Schmidt Terry J. Boeth Robert E. Neville Joseph M. Wirth Steven T. Cays. Allen M. Raglovenki Rosald W. Hartneyte Amy R. Wouhon Jeaneen J. Dehring Jeffrey D. Patsa

Fifth Floor The Van Baren Building 783 North Van Barea Street Milwanines, Wisconsin 53202-4709

ө-шей **а**фіческ: гий@фаіли.сод.

January 15, 2002

Talashons (414) 225-4086

Facsimile. (414) 271-6198

Doubld C. Felines Of Coursel

MilMART COME.

Ms. Shawn Norton Office of the General Counsel FORD MOTOR COMPANY Parklane Towers West, Suite 300 Three Parklane Boulevard Dearborn, MI 48126-2568

Inc.

Location of Loss:

Mequon, Wisconsin

Date of Loss:

9/21/00

Our File No.:

16887

Dear Ms. Norton:

I am writing in response to your letter of September 10, 2001. The following responses correspond to the numbered requests in your letter:

- 2. A complete description of the incident, including events which occurred prior to and subsequent to the loss, can be found in the enclosed police and fire reports.
- 3. . Copies of the Mequon Police Department Report and Mequon Fire Department Report are enclosed.
- 5. The vehicle in question is a 1998 Lincoln Navigator, VIN 5LMPU28LOW
- The vehicle had approximately 15,000 miles on it at the time 6. it self-combusted.
- 7. Laser copies of photographs of the vehicle's collision/fire

damage are enclosed.

- A copy of the Engineering and Fire Investigations report, dated September 21, 2000, is enclosed.
- The defective part was not repaired or replaced. It was destroyed in the fire.
- The present location of the vehicle is Wisconsin Auto-Auction in Sussex, Wisconsin.
- 14. The total loss worksheet for the Lincoln Navigator is enclosed. Also enclosed are photocopies of two checks issued by CNA Commercial Insurance, in the amount of \$58,977.87 and \$32,111.00. CNA also issued a third check in the amount of \$595.00, making its total claim \$91,683.87.
- 15. A complete service history of the vehicle is attached. The vehicle was serviced exclusively at the dealer from which it was leased: Lincoln Mercury in Milwankee, Wisconsin.
- There were no after-market additions or modifications to this vehicle.
- 25. The vehicle was not purchased as used. It was leased as new from Lincoln Mercury in Milwaukee, Wisconsin.

Once you have reviewed this material, please contact me regarding your decision concerning this claim.

Very truly yours.

FELLOWS, PIPER & SCHMIDT

RONALD W. HARMEYER

RWH/bac/sector_ltr Enclosures EFI Cause and Origin Report

The second of

INSURED:

DATE OF LOSS: September 21, 2000 LOSS LOCATION: Mequon, WI

CLAIM NO.:

EFI FILE NO.: 94510-00515

FIRE INVESTIGATION



6826 Washington Avenue South Eden Frairie, MN

55344

T: 952-942-9812 T: 800-326-5913 F: 952-942-7002

October 6, 2000

Mr. George Ballis CNA Commercial Claims PO Box 1562 Downers Grove, IL 60515

Re:

Insured:

Date of Loss:

September 21, 2000

Loss Location:

Mequon, WI

Chubb Policy No.

CNA Policy No.: EFI File No.:

94510-00515

Dear Mr. Ballis:

On September 21, 2000, I was requested to investigate a vehicle and structure fire that occurred at Mequon, Wisconsin. I received this assignment from Ben Ho of the Chubb Group of Insurance Companies. I was advised by Attorney John Schleiter of Daar, Fisher, Kanaris & Vanek, who represents Chubb Group on this loss, that permission had been obtained from Claims Manager Jeff Carroll of CNA Commercial Claims to conduct a scene examination on behalf of both Chubb Group and CNA.

On September 22, 2000, I conducted an examination of the garage and vehicles involved in this loss. I identified the vehicle of fire origin as being located in the east garage bay of the three-bay garage. I identified the vehicle as being a 1998 Lincoln Navigator sports utility vehicle bearing VIN 5LMPU28LOWL. This identification number was obtained from the identification plate located on the dashboard area of the windshield on the driver's side.

Exterior examination of this vehicle clearly showed the fire originated in the engine compartment. Fire spread from the engine compartment to other areas of the vehicle and to garage contents.

October 6, 2000 Page 2

A second vehicle parked in the garage was identified as a 2000 Mercedes convertible, model the transfer of the identification number obtained off the driver's doorpost was WDBLK65GOY to the convertible bore Wisconsin license plates of the convertible of the co

Having Identified that the fire originated in the engine compartment of the 1998 Lincoln Navigator, I reported this information via telephone to Ben Ho, John Schleiter, Jeff Carroll and George Ballis. I received authority from Mr. Carroll to have the vehicles towed and secured by Wisconsin Auto Auction, N70 W25277 Indian Grass Lane, Sussex, Wisconsin, telephone 262.246.8822. Wisconsin Auto Auction assigned stock number 36302 to the 1998 Lincoln Navigator and 36303 to the 2000 Mercedes. These vehicles were removed from the scene by Wisconsin Auto Auction during the early afternoon of September 22, 2000. I instructed the tow operator to have the Navigator vehicle wrapped to protect it from the elements while in storage. I provided the operator with a black plastic trash bag containing miscellaneous debris I picked up off the garage floor after the Lincoln Navigator was removed and loaded onto the tow vehicle.

Because fire patterns clearly identified the fire's origin as being in the engine compartment of the 1998 Lincoln Navigator, I ceased physical examination of that vehicle pending notification to all parties of interest for a mutual examination on a date to be determined.

on September 22, 2000, I Interviewed state at the loss location. It said on September 21, 2000, at around 1:15 p.m., she was in the laundry room and heard a "bang" noise come from the attached garage to the immediate north of the laundry room. While in the utility room, she opened the garage access door and saw flames coming through the left side of the grille of the 1998 Uncoln Navigator. She immediately pushed the remote garage door opener button, opening the garage door for the east parking bay and closed the door from the garage to the utility room. She used her cell phone to call 9-1-1.

The last time the Lincoln was driven was September 18, 2000.

advised the vehicle was leased from Heiser Lincoln Mercury on North 76th Street. The yellow pages telephone directory list Heiser Lincoln Mercury as being at 7550 North 76th Street, Milwaukee, Wisconsin, telephone 414.355.7401.

an incident had occurred in June of 2000, during which she was driving the

October 6, 2000 Page 3

Lincoln Navigator when the brakes falled completely. She drove the vehicle to Heiser for repairs. As she pulled the vehicle into the dealership, mechanics and/or employees made fun of the way she was driving, not realizing there were no brakes. She told the dealership the brakes had falled, with a response being "we'll take care of it, we know about it".

I again inquired of **executions** as to her observations regarding where she saw fire upon opening the door leading from the utility room to the garage. She stated nothing was on fire other than the left front grille area of the Navigator. She said the flames were reddish orange and coming towards her as she stood in the open doorway.

concluded the interview by stating the cell phone that was in the front passenger seat area of the vehicle was installed by an independent installer whose business name she did not recall. She advised the installer was located on Capitol Drive around 180th Street. This concluded the interview.

Enclosed are a vehicle fire examination report, 1 diagram of the garage, Mequon Fire Department report, 4 pages of recall information obtained from the Internet, 50 mounted color photographs with explanation, and an additional materials envelope containing 4 unused photographs. The additional materials envelope provided to Chubb Group also contains all photograph negatives. No photographs or negatives are being retained by EFI.

As directed, my file will remain open pending further instructions. Please advise as to any further activity you wish me to perform on your behalf.

Best regards,

David a. Halverson, CFI

262.363.7055

DAH:mp

Diary Date: November 10, 2000

October 6, 2000 Page 4

cc: File

Reviewed by:

Date: 18-10-00

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PHOTOGRAPH EXPLANATION

- Overview, front west side of residence.
- Overview, west and north sides of garage.
- Overview, north side of garage.
- Overview, east side of garage and residence.
- Overview, east side of garage and residence.
- Electric company on scene.
- Overview, rear of Lincoln Navigator.
- Closer view of rear of Lincoln Navigator.
- Close-up of license plate on Lincoln Navigator.
- 10. Overview, passenger side of Lincoln Navigator.
- 11. Overview, front end of Lincoln Navigator.
- 12. Close-up of left front grille area of Lincoln Navigator.
- Overview, front end of Lincoln Navigator.
- 14. Overview of heat damage to inside of right front tire.
- 15. Overview, left front quarter panel and tire of Lincoln Navigator.
- 16. Overview, driver's side of Lincoln Navigator.
- Looking through right front passenger window into dashboard and console area.
- Looking from right passenger side of vehicle into rear seat area behind driver.
- Standing on passenger side of vehicle, looking in and through the right rear window towards driver's side of vehicle.
- Storage area at rear of Lincoln Navigator containing burned golf dubs.

ete a cultural control and a production of the control of

- 20. Storage area at rear of Lincoln Navigator containing burned golf clubs.
- Standing alongside left rear window of Lincoln Navigator, looking into vehicle.
- Standing at left/driver's side of vehicle, looking in towards the rear.
- Standing alongside left passenger door located immediately behind the driver's door, looking into the Lincoln Navigator.
- Standing alongside driver's door, looking in towards steering wheel and dashboard area of the Lincoln Navigator.
- Close-up of cell phone and vehicle ignition keys lying on console in front seat area of Lincoln Navigator.
- Overview, center and passenger's side area of engine compartment.
- Standing on driver's side of engine compartment, looking across towards passenger's side.
- 28. Standing on passenger's side of engine compartment, looking across towards driver's side.
- Overview of center and passenger's side area of engine compartment.
- Close-up of possible arcing to an electrical circuit in the engine compartment at passenger's side of vehicle.
- Overview dose-up of passenger's side of engine compartment.
- 32. Close-up of passenger's side of engine compartment's firewall area.
- 33. Close-up of passenger's side of engine compartment's firewall area.
- 34. Overview, driver's side of engine compartment.
- 35. Overview, passenger's side of engine compartment.
- Overview, passenger's side of engine compartment.

- Insured:
- Close-up of possible electrical arc on a circuit, passenger's side of engine compartment.
- Looking southeast into the garage where the vehicle of fire origin was located.
- Electric wires servicing remote garage door opener for bay Lincoln Navigator was in and two light; switches.
- 40. Close-up of electric wires servicing remote garage door opener for bay Lincoln Navigator was in and two light switches.
- 41. Service box for ceiling light fixture located above Lincoln Navigator location.
- Close-up of service box for ceiling light fixture located above Lincoln Navigator location.
- Overview, driver's side of Mercedes vehicle.
- 44. Overview, driver's side of Mercedes vehicle.
- 45. Overview, passenger's side and top area of Mercedes vehicle.
- 46. Overview, rear of Mercedes vehicle.
- Close-up of license plate on Mercedes vehicle.
- 48. Standing at west side of garage, looking east after removal of the Mercedes and Lincoln Navigator.
- 49. Electric service panel located in basement of residence.
- Close-up of circuit identification placard on the inside of the electric service panel's cover plate door.



VEHICLE FIRE EXAMINATION REPORT

| log to | | | | INS FIle No | imber | | |
|----------|--|-------------------------|---------------|-------------------------|--|---|--|
| Manu | factorer. | Year | Model | | imber 945/0 - C | x0 <u>51.5 </u> | |
| _ | LINCOLN | 1998 | | VIGATOR 1 | <u> </u> | | |
| State | Inspection | Da | . _ | | Odometer | | |
| | gred on Mahiela | Year Sta | ria , | VIN No. | | | |
| | kımber | - CUKU | ω_i | | 12810WT | | |
| Vehic | le Examinetion Date 9-2 | a-a a | Location //03 | 34 wywgate 1 | Ruce . Mrou | ION. (1)2 | |
| Re D | emaged Areas | ⊠ Exterior | | ☑ Interior | | Engine Compariment | |
| | | B | Distorted/ | Acce | Horant | Collision | |
| | Bumper and Grill | Burned <u>5</u> 4 | MeNed ∑d | | tems □ | Camage | |
| | Hood | <u>^</u> | Ř | | 5 | | |
| | Left Front | | 8 | Ĭ | 5 | <u> </u> | |
| | Flight Front | 5 ₽ | | _ | ⊒: | ⊡ | |
| | Flagf Left Doorés | Œ | _ | | | | |
| | Fight Door(s) | 医 医 | | _ | _ | | |
| | Trupk | 02G 52B | | _ |]] | | |
| | Left Rear | <u> </u> |] | _ | | | |
| | Flight Floor | (36) | = | | | ä | |
| E | Plear Bornper Area | O | 3 | | ם | | |
| x | Undereich | | | 5 | 3 | - | |
| | TIRES | | | CONDITION PRIOR TO FIRE | | | |
| Ţ | | Burned | 0 | | | Цовуеп — | |
| E | Left Front | | Serviceuble | Linsarvio | | Tread Wear | |
| R | Right Front | (20) 180) | ⊠ ⊠ | | | | |
| 1 | Linti Rear | 100° | (<u>5</u> | | _ | | |
| ÷ | Fight Rear | SZ. | 68 | · | - | | |
| 0 | Spare | | | | <u> </u> | 0 | |
| R | Tires Indicate signs of recent (| mmand fausties and | _ | | _ | _ | |
| | Wheels/wheel covers indicate | rannavar) assertančka t | 94 ? | | No No | | |
| | indicate areas of forced entry | | | | lood [] Trunk | ☐ Glass | |
| | | | | Distort | | | |
| | GLASS | Smoked | Crecked | Meite | , | Broken | |
| | Windshield | | | (5) | | | |
| | Left Door(s) | - | | <u> </u> | : | ā | |
| | Flight Door(s) Fleer | | | 29 | | | |
| | Sunroof | | | Ø | | | |
| | | . — | . — | .— | | | |
| | Remarks Fire Ovis | NATOS IN EN | ANNE COM | PANT WONT ! S | reads to Ve | hiele miterie | |
| 1 | Possiel annu desire de | Yes No | | | | | |
| N | Door(s) open during fire Window(s) open during fire | | Pemarks _ | Ber v pon | | | |
| Ţ | Was key in the ignition | | | | | | |
| <u> </u> | Have any accessories been rer Any unusual burn petierns | | _ | | | <u> </u> | |
| n I | Any abnormal multing | | _ | | | | |
| כ | Any unusual objects in vehicle | | _ | | | | |
| ă | Was trunk open during fire Any unusual objects in trunk | | | | - | | |
| <u> </u> | · A service ordered til 5 6 10 | <u>U</u> | | | _ | | |

i



| | P45-60 | 16 r | | | | | | |
|-----|-------------|--|--|----------------------------------|---------------|----------|--|--|
| • | COMPARTMENT | Lower radiator hose burned Drive bells burned Other hoses burned Fun and eliroud burned inner fendere burned Heating system burned | (기) (조) (조) (조) (조) (조) (조) (조) | Of below lowest mark on dipetick | | Yes No. | | |
| Ī | <u> </u> | | Marian | D | Oletartact/ | Shorted/ | | |
| | L | | Masing | Burned | Meited | Arced | | |
| | E | Bellery | ₽ | 5 | ⊈ | | | |
| | 3 | Battery connections Battery cables | | (조) (조) | 8 . | | | |
| | Γ | Starter | = | | | ō | | |
| - 1 | R | Misraelor/generator | □ | 므 | <u>_</u> | | | |
| - (| Ι. | Ignition system Fuse panel | | 05 60 | 52 (∑a | 8 | | |
| | 3 | Wiring themese | | ,a. | ~ | DB | | |
| - | 4 | _ | _ , | - | _ | | | |
| ı | L | Remarks <u>Severe daw</u> | emerts sovere damage in area of battery | | | | | |
| = | _ | | | | Cistorted/ | | | |
| | E | | Missing | Burned | Molleci | | | |
| | M | Filler cap | | | (20) | | | |
| | Ś | Filter assembly | | | | | | |
| | FŠ | Fuel tank assembly Fuel lines | | | | | | |
| | JI | Fuel pump(e) | | ⊠ ⊡ | 占 | | | |
| | ■ 0 | Fuel filter(e) | | <u></u> | 52 | | | |
| 1 | - N | Carburetor/Injectors/turbos | | 7 | | | | |
| | | Air irriako filtora | | ₩. | Ø | | | |
| | N S | Feel vapor recovery system Exhaust and tall pipes | ₽ | □ | ⊠ □ | | | |
| | Š | Muffler and catalytic converter | H . | 👸 🕶 | ä | | | |
| • | Ť | Any loose fuel line connections? | □ Yee | — B⊒ No | | | | |
| | Ė | Any evidence of tempering? | ☐ Y | ⊠ No | | | | |
| | M | Fuel bank | □ Вторту | □ 1/4 | □ 1/2 | □ F## | | |
| | | Pernerios | | | | | | |
| T | _ | | | | | | | |
| | | Evidence of any explosion or rupture? | ☐ Yes | DE No DE No | | | | |
| Š | 3 | Was an oil sample obtained? | ☐ Yes | 20 M | | | | |
| 9 | } | Laboratory Was a fuel sample obtained? | □ Yes | ⊋ī No | | | | |
| Ė | - | Papelago and the profits of the paper. | — 1 | | | | | |
| i | • | Were debris samples obtained? | ☐ Yes | No | | | | |
| A | <u> </u> | Exponency | | | | | | |
| Ņ | • | and diff. | | | | | | |
| | 5 | Remarks | | | | | | |
| ũ | Į | Special Agent David Ha Lucy sall Date 9-22-00 | | | | | | |

The second secon



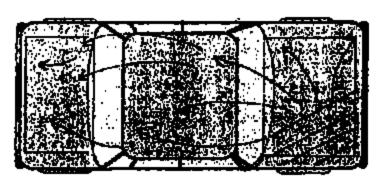
Diagram Sheet

Nume (Property Owner)

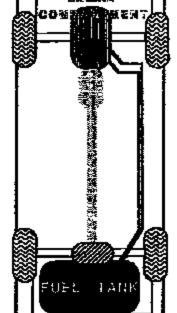
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R O N INS File Number 94/5/0-005/5

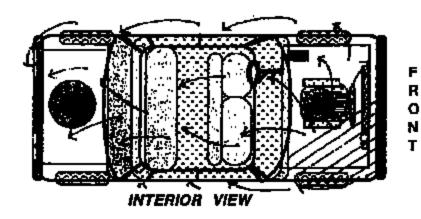


TOP VIEW



FRONT

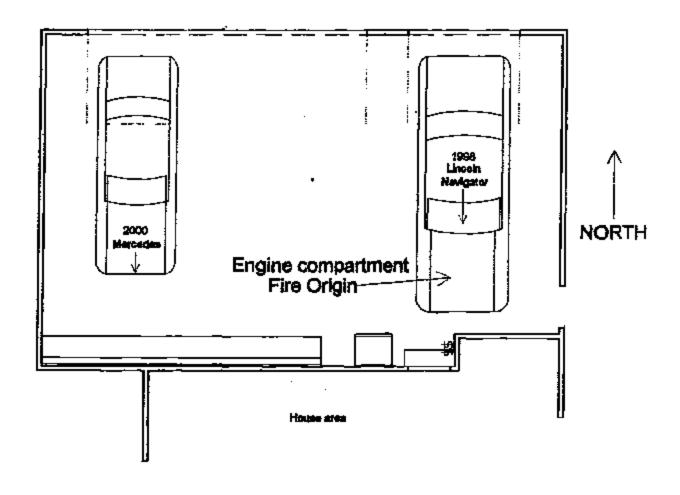
UNDERSIDE VIEW



| Proposed By David Halversed | Date #-32-00 | Scale None |
|-----------------------------|--------------|---------------|
| SWAIN LINEALISES | | |

This diagram is for Mustingthe purposes only and may not accurately represent the structure's, dimensions, embances, partitions or room usings.

Page 3 of 3





| Prepared By: | Location: | Scale: |
|----------------------|-------------|--------------|
| David Halvencon | MCQUON, WI | 400 0 |
| File Name | File No.: | Date: |
| DIEM Mil-Mar Shoceo. | 94510-00515 | 9-29-00 |

| 4505 WI FDID State | 9/21/200 Incident | | 2 Station | 2000327 Incident Number | o Exposure | - | NFIRS - 1 Basic | |
|---|---|-----------------------------|----------------------------|----------------------------|--|---------------------------|--------------------|--|
| Location Street Address Num | Add | | he Wildland Street or H | d Fire Module | Census Trace Stree | | Suffix | |
| _ | Suite/Room s street or di | Mequon City irections | | | WI State | Zip Code | | |
| Incident Type 111 Building | | | | Dates & Times | | Shifts 8 | . Alarms | |
| Aid Given or Re None | ceived | Their FDID | State | Arrival: 9/ | /21/200013:31:00 /21/200013:40:00 | Shift A | lrm. Dist | |
| | | Their Incid | lent Numbo | | trolled: 9/21/200013:52:00 t Unit: 9/21/200015:31:00 S | | Special Studies | |
| Actions Taken | | | | Resources | · . | | | |
| 11 Extinguis Primary Action | | | | Apparatus | or Personnei For Apparat | m Used us Per | sonnel | |
| 12 Salvage Additional Act 80 Investiga Additional Act | te | | | Suppres EMS: Other: | ssion: 4 1 0 counts include aid | 19 3 0 d receive | ĸď | |
| Estimated Dolla LOSSES Property Contents PRE-INCIDE Property Contents | : 25,000 i: 200,000 ENT VALUE: : 625,000 | | lone | · | • | | | |
| Casualties Fire Servic Civilian: | None Deaths ce: 0 | Injuries 1 0 | | | (eleased | - | _ | |
| Detector Unknown | | | | Mixed Use Property | | | | |

Person/Entity Involved Phone Number Business name Mr., Ms., Mrs. First Name MI Last Name Suffix Trace Street Type **Suffix** Prefix Street or Highway Number Mequon Post Office Box City Apt./Suite/Room W

Owner Phone Number Suffix Mr., Ms., Mrs. First Name MI Last Name Trace Street Type Prefix Street or Highway Suntx Number Mequon City Post Office Box Apt_/Suite/Room W State Zip Code

Authorization

Member making report:

. State

Officer in charge: 163

Signature: st Chief 9/21/200

Asst Chief S

Date

Assignment

163

Signature:

Asst Chief Assignment

Zîp Code

9/22/2001

Date

AC James A. Rosenberg

| 4505 | WI | 9/21/2000 | 2 | 2000327 | Exposure | NFIRS - 1 |
|-------|-------|----------------------|---------------|-----------------|----------|-----------|
| FDID | State | Incident Date | Station | Incident Number | | Notes |
| Notes | | Title: Structure Fir | e/11034 N. Wy | ngate Trace | | |

INCIDENT SIZE-UP: Upon my arrival I found heavy black smoke issuing from the partially opened east overhead garage door. A large sport utility vehicle parked in the garage was fully involved in frames. Flames had also burned through the upper portion of the southeast exterior service door. I entered the residence through the front door and observed a light smoke condition on the first floor. The interior service door was closed and was not to the touch. No significant heat or smoke were encountered on the second floor. It was evident that the fire had not breached the separation between garage and living space in the residence.

INITIAL ORDERS TO COMPANIES: Quint 961 was directed to back into the driveway and personnel were ordered to advance a 1-3/4" preconnected hose line to attack the fire in the garage. Engine 963 was ordered to split the crew. The MPO laid a supply line to the fire hydrant while the fire fighters advanced a 1-3/4" preconnected hose line from 961 of the second floor bedroom in the northeast corner of the residence and enter the attic to check for possible extension. Engine 964 personnel were ordered to assist in checking the attic. The fire in the garage was knocked down by the hose line from 961. The fire was placed under control upon confirmation that the fire had not spread to the attic.

OCCUPANT ACTIONS: The occupant when she heard a "pop" in the garage. Upon opening the interior service door the sport utility vehicle parked in the garage. She pressed the door control button to open the east overhead door and closed the interior service door.

SUBSEQUENT ACTIONS/INVESTIGATION: Considerable overhaul activity was required to remove drywall from the garage. A portion of the roof above the east overhead door was stripped as was the soffit along the north exterior portion of the garage. An investigation of the fire was commenced by Capt. Dadisman and Lt. Schoessow. They were later joined by Patrol Officer Wagner. Photographs of the fire and subsequent investigation were taken by Patrol Officers Fisher and Wagner. The investigation focused on the sport utility vehicle, a 1998 Lincoln Navigator (VIN 51,MPU28LOW). The details of the investigation to date are contained in Mequon Police Department Report #00-0959. The Property Claim Representative for Chubb Insurance, Mr. Ben Ho, stated that his company would retain the services of an contract investigator. The final determination of fire cause is held open pending further investigation.

APPARATUS/EQUIPMENT/RESOURCES UTILIZED:

Apparatus; 961/963/964/966

Hose Used: 400' - 1-3/4" 200' - 4" / SCBA Used: 9 / Ladders Used: 1-16' roof, 1-14' extension, 1 - 10' folding

Water Used: 450 gallons (for extinguishment and overhaul)

Hours Pumped: 1.5

| FDID | State | Incident Date | Station | Incident Number | Exposure | Fire |
|---|--|-------------------------------------|--------------------------------|---------------------------|--|---------------|
| 1 Est. 1 | | residential units lings involved | Not Residentia | Acres bu | X None Imad Less | than one acre |
| On-Site | Materials lucis | X None | | · | | |
| On-si | te material | (1) | | Storage use (1) | | |
| On-si | te material | (2) | | Storage use (2) | | |
| On-si | to material | (3) | | Storage use (3) | • | |
| Area (UU t Heat S UU t Item fi | Vehicle stor of origin Undetermine Source Undetermine Undetermine | ed Confined (| carport to object of origin | Factors Control UU Undete | Exposure F under investigation fibuting To Ignition None | (1) |
| As Po Un Po | ieep ssibly impa attended p | tally disabled | | | s a factor ige of person invol | ved |
| | | ons involved | | Sex of pers | on invol ve d | |

| FD#D | State | Incident Date | Station | incident Number | Exposure | NFIRS - 2 Fire |
|-----------------|-----------------------|-------------------------|--------------------|-----------------|------------------------------------|-------------------|
| | | red in Ignition X No. | | Equipment Pow | rer | |
| 1 | None ment code | • | | Equipment P | ower Source Code | 1 |
| Brane Mode | l: | | | Equipment Port | ability | |
| Seriei Year: | | | | Portabi | | |
| Fire Su | ippression | Factors X No | ne | | | |
| Fires | иррг ева ю | n factor (1) | | | | |
| Fire s | uppressio | 1 factor (2) | | | | |
| Fire s | uppression | n factor (3) | | | | |
| Mobile (| Property in | | · | Mobile Prope | erty Type & Make | <u>-</u> |
| | a lucabad | No. in Ignition, but | | 40 Been | - aar raad oobiida - | |
| | | in ignation, but did | | Mobile pro | nger road vehicle, o perty type | ALICI |
| | | nition and burn | | incone pro | | |
| | · | | | Li Lincolr | 1 | |
| Naviga | | | 1998 | Mobile pro | perty make | |
| Mobile | property: | model Wi | Year 5LMPU28LOW | | | |
| Licens | e Plate Nu | | VIN Number | | | |
| Local U | se | | <u> </u> | | | • |
| Pr | e-Fire Plan | Available | | | | ; |
| _ | son report | | | | | |
| | dice report | | | | | |
| | • | ort attached | | | | |
| ∟புமை | her report | 4 ALECHOU | | | | |

| 4505 WI 9/21/20 FDID State Inciden | | 2 Station | 2000327 Incident Number | 0 r Exposure | NFIRS - 3 Struct, Fire |
|---|--|---|--|---|---------------------------|
| Structure Type 1 Enclosed building Structure type code | | - | Building State 2 Occupie Building sta | of and operating | |
| Building Height 2 Total stories at or above 1 Total stories below grade | _ | | Main Floor Si 0 Total square 75 Length in fe | e feet BY 35 | in feet |
| Fire Origin 1 Estory of fire origin X Confined to room of a Confined to floor of a Confined to building of Beyond building of or Material Contributing Most 00 Item First Ignited, Other Contributing most to 41 Plastic Type of material contribution | rigin of origin lgin To Flame: Name Nam | Spread lo Fiame Spre | 1 # of si 0 # of si 0 # of si 0 # of si | ories Damaged By tories w/minor dan tories w/significan tories w/heavy dan tories w/extreme d | nage í damage nage |
| Presence of Detectors None Present X Present Undetermined Detector Type | | Ostector Powe U Undeterm Power supply Detector Open | ined code | Detector Effectiveness | code |
| U Undetermined Detector type code | | U Undetern Operation cod | ined | Failure reason | • |
| Automatic Extinguishment S X None Present Present | s | kutomatic Exti iystem Operat System opera | don | Automatic Exting System Failure F Failure reason | Reason |
| Type of Automatic System Type automatic system co | [H | lumber of Spri leads Operatio | | | |



Insured _

EFI No. <u>94510-00515</u>







ER No. 94510-00515





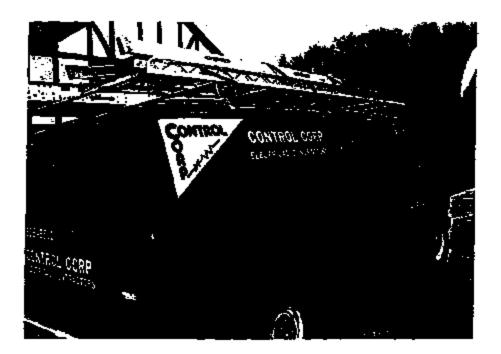


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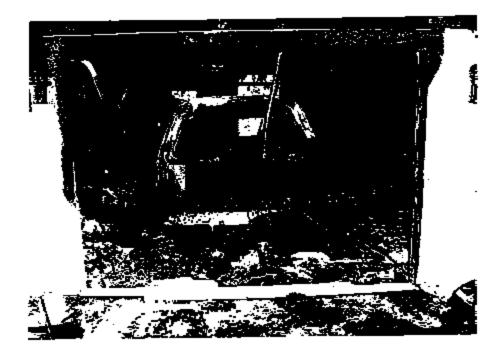
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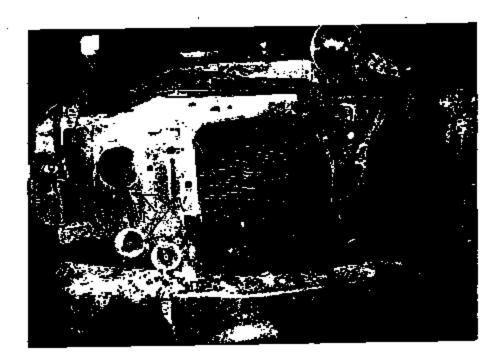


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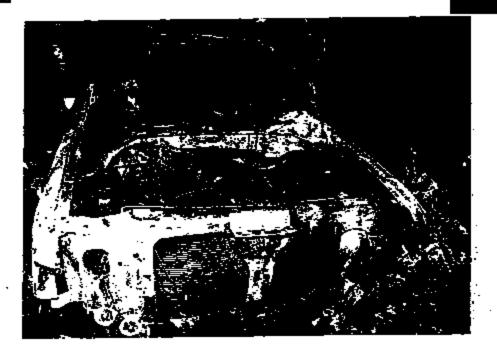
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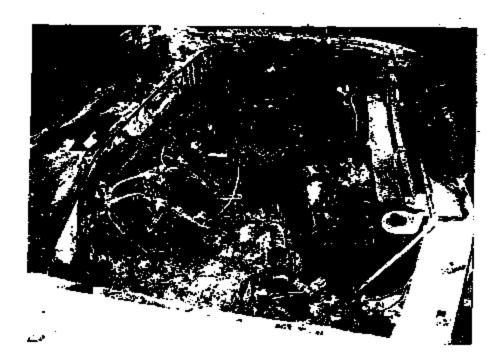
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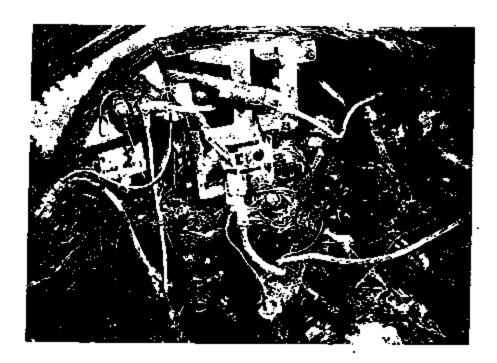
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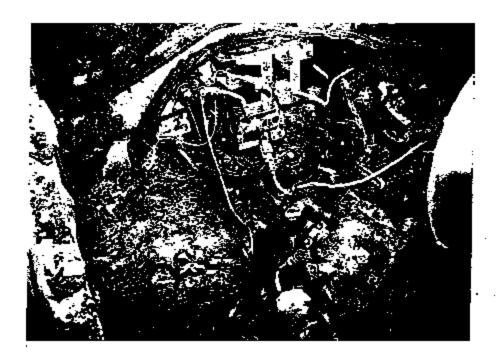


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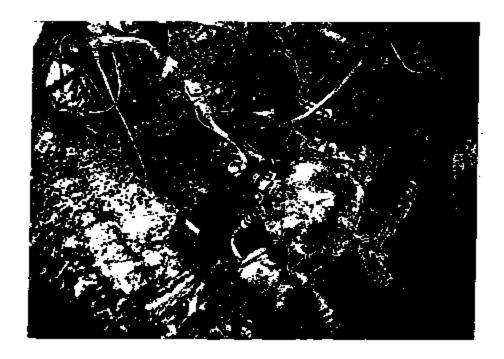




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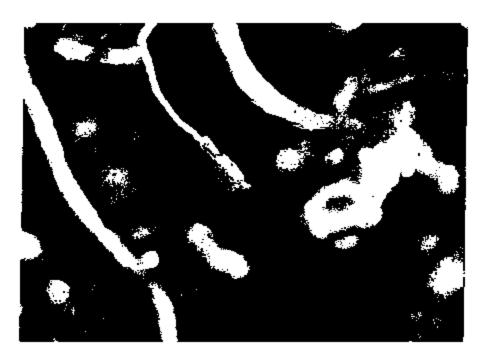
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EFI Harden PHOTO SHEET



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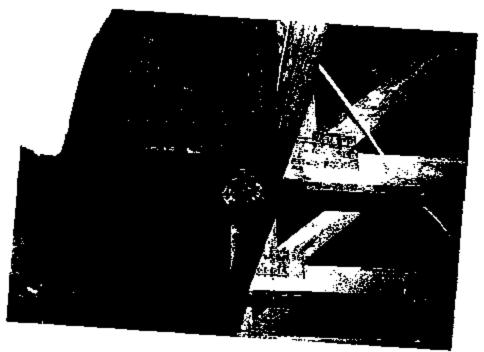
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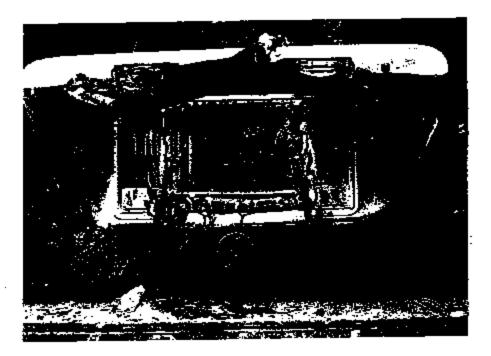






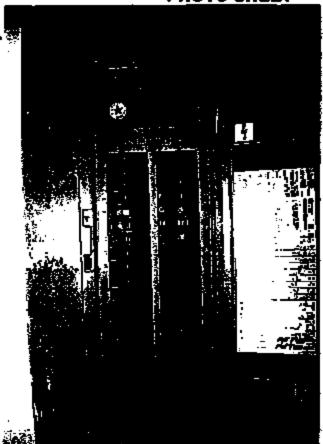
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EFINQ 94510-00515



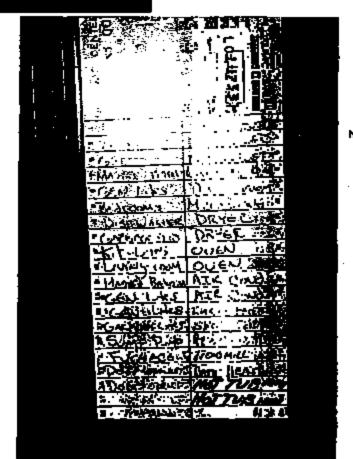
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ER No. 94510-00515

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Mequon Fire Department Report

| 4505 FDID | Wi State | 9/21/2000 Incident Date | 2 Station | 2000327 Incident Number | 0 Exposure — | NFIRS - 1 Basic |
|-----------------------------|---|--|--------------|---------------------------------|--------------------|-----------------------------------|
| Locatio Street A | Numb Apt/S | | | | WI | ect: t Type Suffix Tip Code |
| | t Type Building fil an or Rec | alved Their i | FDID State | Arrivai: 9/2 Controlled: 9/2 | | Shift Alms. Dist. |
| Prime 12 Additi 86 | Extinguisi ry Action Selvage & onal Action | Taken (1) Loverheul on Taken (2) | | Suppre ENS: Other: | • • | tus Personnel 19 3 0 |
| PR | SSES Property: Contents | : 200,000 NT VALUE: 625,000 | | | | |
| | ies ire Servic ivillan: | None Deaths Injuse: 0 1 | uries | Hazardous Materials N None | Refeased | |
| Detecto U Uni | r Glawn | | ì | Mixed Use Property | | |
| Propert 419 1 | y Use or 2 famil | y dwelling | | | | |

Person/Entity Involved

Phone Number

Mr., Ma., Mrs. First Name

MI Last Name

Suffix

Number

Prefix Street or Highway

Trace

Street Type

Suffix

Post Office Box

Apt./Sulte/Room

Mequon City

WI

Owner

State

Zip Code 🕝

Phone Number

Mr., Ma., Mrs. First Name

MI Last Name

Suffix

Number

Prefix Street or Highway

AVE

Street Type

Suffix

Post Office Box

Apt/Suite/Room

Mequon City

WI

State

Zip Code

Authorization

Officer in charge:

163

Signature:

9/21/2000

Date

AC James A. Rosenbero

Member making report:

163

Signature:

Asst Chief

Asst Chief

Assignment

9/22/2000

Date

Assignment

AC James A. Rosenberg

| LIND State (Ucidett name Station Nickielin with Unit Exholane Notes | 4805 WI | 9/21/2000 | 2 | 2000327 | 0 | NFIRS - 1 |
|---|------------|---------------|---------|-----------------|----------|-----------|
| | FDID State | Incident Date | Station | Incident Number | Exposure | Notes |

Notes Title: Structure Fire/

INCIDENT SIZE-UP: Upon my arrival I found heavy black smoke leaving from the partially opened east overhead garage door. A large sport utility vehicle parked in the garage was fully involved in flames. Flames had also burned through the upper portion of the southeast exterior service door. I entered the residence through the front door and observed a light smoke condition on the first floor. The interior service door was closed and was not to the touch. No significant heat or smoke were encountered on the second floor, it was evident that the fire had not breached the separation between garage and living space in the residence.

INITIAL ORDERS TO COMPANIES: Quint 961 was directed to back into the driveway and personnel were ordered to advance a 1-3/4" preconnected hose line to attack the fire in the garage. Engine 963 was ordered to split the crew. The MPO laid a supply line to the fire hydrant while the fire fighters advanced a 1-3/4" preconnected hose line from 961 of the second floor bedroom in the northeast corner of the residence and enter the attic to check for possible extension. Engine 964 personnel were ordered to assist in checking the attic. The fire in the garage was knocked down by the hose line from 961. The fire was placed under control upon confirmation that the fire had not spread to the attic.

OCCUPANT ACTIONS: The occupant, the property stated that she was in the Laundry Room when she heard a "pop" in the garage. Upon opening the interior service door the door control button to open the east overhead door and closed the interior service door.

SUBSEQUENT ACTIONS/INVESTIGATION: Considerable overhaul activity was required to remove drywall from the garage. A portion of the roof above the east overhead door was stripped as was the soffit along the north exterior portion of the garage. An investigation of the fire was commenced by Capt. Decisman and Lt. Schoessow. They were later joined by Patrol Officer Wagner. Photographs of the fire and subsequent investigation were taken by Patrol Officers Fisher and Wagner. The investigation focused on the sport utility vehicle, a 1996 Lincoln Navigator (VIN SLMPU28LOWERSETS). The detaits of the investigation to date are contained in Mequon Police Department Report #00-0959. The Property Claim Representative for Chubb Insurance, Mr. Ben Ho, stated that his company would retain the services of an contract investigator. The final determination of fire cause is held open pending further investigation.

APPARATUS/EQUIPMENT/RESOURCES UTILIZED:

Apparatus: 981/963/984/988

Hose Used: 400' - 1-3/4" 200' - 4" / SCBA Used: 9 / Ladders Used: 1-16' roof, 1-14' extension, 1 - 10' folding

Water Used: 450 gallons (for extinguishment end overheul)

Hours Pumped: 1.5

| 4505 FDID | WI State | 9/21/2000 Incident Date | 2 Station | 2000327 Incident i | Vumber | 0 Exposure | | NFIRS - 2 Fire |
|--------------------------|---|-------------------------------------|-------------------|-----------------------|-------------------|---|-------------------|-------------------|
| Proper | ty Details | | | | | | | |
| 1 | | residential units lings involved | Not Resider | | 0,000 Acres bu | <u> </u> | None Less than | one acre |
| On-Site or Prod | Materials lucts | X None | | | | | | |
| On-si | to material | (1) | | Storag | e use (1) | | | |
| On-si | be material | (2) | | Storag | e use (2) | | | |
| On-at | ia material | (3) | | Storeg | e use (3) | | | |
| | | | | | | | | _ |
| Area (UU (Heat ! | /ehicle stor of origin Indetermin Source Indetermin | ed | • | 5 Ca Fact | tors Contr | Exp under inves ibuting To Non | lgnition | rt |
| ו עט | ret ignited Indetermin of material | | to object of orlg | Fa | | mined ributing to i flouting to i | - | |
| | | | | | | | | |
| <u> </u> | isep isep | entributing To Ign X None | ाराजी | | Age was | a factor | | |
| Po Un Po | esibly imp attended p | tally disabled | or drugs | E | stimated a | ge of pers | on involved | |
| | | ons involved | | 94 | ex of perc | on involved | | |

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| 4505 FDID | WI State | 9/21/2000 Incident Date | 2 Station | 2000327 Incident Number | Exposure 0 | NFIRS - 2 Fire |
|------------------|--------------------|---|--------------|----------------------------|--------------------|-------------------|
| , | | ived in Ignition X None | | Equipment Pow | er | |
| | None ment cod | io | | Foulament Pr | ower Source Code | - |
| Branc | | - | | | | - |
| Mode | | | | Equipment Port | ability | |
| Seria Year: | | | | Portabl | _ | |
| , | v | | | Station | | |
| Fire Su | ppressio | n Factors X Nore | | | | |
| Fire s | uppressio | on fector (1) | | | | |
| Fire s | uppressio | on factor (2) | | | | • |
| Fire s | uppressk | on factor (3) | | | | |
| Mobile | Property I | nvolved | | Mobile Prope | orty Type & Make | |
| _ | | d in ignition, but b | umed | 4 | nger road vehicle, | other |
| | | ignition, but did no ignition and burn | ot burn | Mobile pro | perty type | |
| , – | | — | | 11 Lincoln | - | |
| Naviga Mobile | ntor • property | model | 1998 Year | Mobile pro | perty make | |
| | | WI | 5LMPU28LOW | | | |
| Licen | Plate N | lumber State | VIN Number | | | |
| Local U | 30 | | | | - | |
| ☐ Pr | e-Fire Pis | ın Av allabl e | | | | |
| ☐ Ar | SOR ISPO | rt attached | | | | |
| Po | Есе геро | rt attached | | | | - |
| | | ort attached to attached | | | | |

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| FDID State Incident Date | 2 Station | 2000327 Incident Number | 0 Exposure | NFIRS - 3 Struct. Fire | | |
|--|---|---------------------------------------|--|---------------------------|--|--|
| tructure Type 1 Enclosed building Structure type code | | Building State 2 Occupie Building sta | d and operating | | | |
| Building Height 2 Total stories at or above grade | | Main Floor Si: 0 Total squan | | | | |
| 1 Total stories below grade | | 75 Longth in fe | BY 35 et Width i | n feet | | |
| Fire Origin | | Number Of St | ories Damaged By | Flame | | |
| 1 Below gr Story of fire origin | ade | | tories wiminor dan tories wisignificant | | | |
| Confined to room of origin Confined to floor of origin Confined to building of origin Beyond building of origin | • | 0 #ofs | 0 # of stories w/heavy damage | | | |
| Material Contributing Most To Flam 00 Item First Ignited, Other Item contributing most to flame a 41 Plastic Type of material contributing most | No Flame Spr pread | | | | | |
| Presence of Detectors None Present Present Undetermined | Detector Pow U Undetent Power suppl | nined | Detector Effective | | | |
| Detector Type U Undetermined Detector type code | Detector Ope U Undeterr Operation of | ration mined | Detector Failure Failure reason | | | |
| Automatic Extinguishment System X None Present Present | Automatic Ex System Open | etion | Automatic Exting System Fallure F | Reason | | |
| Type of Automatic System Type automatic system code | System oper Number of Sp Heads Operat | rinkler | | 2540 | | |

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Mequon Police Department Report

| | Complainan | OVictim ODelendar | |
|---|--|--------------------------------|--|
| Mequon Police Dep | artment (1996) | 500 | die Comp.Number 00-0959 |
| Property Report | Street address | | Perfilhese |
| | | | |
| | MEQUON | State ZIP Wi | Ali Phones |
| <u>○Compleinant ○Suspect</u> Vehicle make/model/body/color | Sex Race DOB | Decupation School | Bus Phone# |
| | 742 11000 | | () - |
| Licensel or Vin | Regording Person | | Stee 57hones |
| 14-14-54 | Street address | | |
| Identifying Characteristics /Other | S# 14 14 12 E | | Bus Phone® |
| Additional Info: | City | State ZIP | Alt.Phoset |
| | MEQUON | WI | () - |
| P.La | 09/21/00 01:31F | O Between | Date/Time Reported 09/21/00 01:31PM |
| Location of Resident | Incident | - THI | k.s.Ord#Yappicable |
| | FIRE INVESTIGAT | TION | , |
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| | South The Sand of Andrew | | AND THE STATE OF T |
| Date Property Taken or Democrat | Method/Tools | ST. D. Sucher Self- Control () | Total Space/amount |
| Type Property Taken or Demaged 2 Vehicles | Fire | • | \$225,000.00 |
| Polit of Entry N/A | Trademarks/Additional info | | |
| Vehida Makw/Model/Year/color | Documents - Type | Doc Cetor | Dac# |
| | | | |
| See below | Park on Oan | Parente To | - Contract |
| | Bank on Doc. | Payable To: | Doc Dated: / / |
| See below | Bank on Dec. | Payable To: Signature on I | 11 |
| See below See below | | | 11 |
| See below See below Vin # | Firm Name on Check | | 11 |
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Control of Control (Note: Note: Note

Incident Number: 00-0959 Date: SEPTEMBER 21, 2000

Complainant:

Incident Type: FiRE CALL Officer: PO WEGNER /pkg

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ADDITIONAL INFO:

On September 21, 2000 at 2:00PM I was dispatched to Trace for a fire investigation.

Upon my arrival I met with Lt. Schoessow and Captain Dadisman of the Mequon Fire Department as they were beginning to investigate the cause and origin of the fire.

The scene consisted of a two story residence with a three and a half car garage with two overhead garage doors on the north side of the residence.

I also noticed two vehicles parked in the garage which had sustained major fire damage.

The first vehicle, WI registration lists on a 1998 Lincoln Navigator SUV, which was parked on the east side of the garage and sustained extensive fire damage. I also noticed a 2000 Mercedes, WI registration which was parked on the far west side of the garage which also sustained moderate smoke and fire damage.

I began the primary investigation at the engine compartment of the Navigator due to it experiencing the most extensive damage. As I viewed the Navigator I noticed extensive damage to the top portion of the engine compartment near the main wiring barness and the battery. The dashboard and instrument panel of the Navigator were completely dastroyed. I also noticed a cell phone which was wired up in the vehicle.

Directly above the Lincoln Navigator I noticed extensive charring on the rafter portion of the ceiling due to a cut out where the electrical cutlets were installed. The charring was extensive directly above the engine compartment and the drywall had been charred and destroyed.

The lower portion of the vehicle seemed to have less extensive fire damage than the top portion of the Lincoln.

The air intake and manifold, and radiator of the vehicle were completely melted from the top portion down. I located several wiring harnesses in which the coating had been completely melted off and the

bor,

Incident Number: 00-0959 Date: SEPTEMBER 21, 2000

Complainant

Incident Type: FIRE CALL Officer: PO WEGNER /pkg

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harnesses were still intact.

A check of the garage presented no gasoline operated lawn equipment or snow removal equipment. The service entrance to the garage was closed and locked upon my investigation. The west overhead garage door was closed and the east overhead garage door was partially open upon Fire Department arrival.

I located no tobacco smoring paraphernalia nor fire place debris or wood in the garage. All breakers to the garage were checked and were tripped from the fire extension.

INTERVIEW # 1 :

F/W, 10/20/45, This interview was conducted in person at the scene at approximately 2:40PM.

stated on September 21, 2000 at approximately 1:30PM she heard a loud bang or explosion in the garage area. She stated she opened the door from the residence and noticed a large amount of smoke and a flame emitting from the Lincoln Navigator.

stated her first instincts were to open the overhead garage door at which time she pushed the electric garage door opener and the door began to open. She stated she then closed the door, dialed 911 and ran from the house.

stated the Lincoln Navigator has not been driven for three days, since September 18, 2000. She stated the cell phone in the vehicle was always left on and the keys we were left in the vehicle.

stated on September 21, 2000 she was in and out of the garage and returned home with the 2000 Mercedes at approximately 11: 30AM. She stated everything appeared normal and she closed the overhead garage doors and no one else had access to the garage.

to on a golf outing and parked it in the garage when he returned home.

also stated they did not have any gasoline motorized equipment due to having a lawn care company cut their grass and a plowing company removes the snow in the winter.



Incident Number: 00-0959 Date: SEPTEMBER 21, 2000

Complainant:

Incident Type: FIRE CALL Officer: PO WEGNER /pkg

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stated the home was insured by CHUD and the vehicles were insured by CNA.

Officer Fischer was the first officer on the scene and did take several photographs. See his supplemental report.

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Complainant

Incident Type: FIRE INVESTIGATION

Officer: P.O. FISCHER #11 /mct

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ADDITICMAL INFO:

On Thursday, 09/21/00, at 1:32PM, I was dispatched to Trace, regarding a fire. Upon my arrival, I observed two female whites and two male whites standing in the street and waving me down. I also could observe thick black smoke coming from the garage area of the residence. I made contact with a female white subject, later identified as the state of the home owner and there was no one else in the residence. I did identified as approach the 3-1/2 car attached garage located on the north side of the residence and observed that the west overhead door was closed and the east overhead door was open. Through the open door I could observe a Lincoln Navigator facing south in the garage, completely engulfed in smoke. The thick black smoke was covering the majority of the door opening and due to the smoke I could not see any flames. I did look underneath the vehicle and at that time observed some type of liquid, which appeared to be running towards the opening of the garage door. I did observe that this liquid underneath the engine compartment was on fire and was burning. I could also hear numerous pops coming from the area of the vehicle. Upon the arrival of Assistant Chief Rosenberg, the scane was turned over to the Mequon Fire Department.

I did make contact with who advised that the vehicle had been parked in the same position in the garage for approximately the last three days. She stated that she was in the laundry room of the residence, which is located on the northeast corner next to the attached garage, at which time she heard what she thought was a gun shot. She stated that she went to the door leading to the garage and opened it, at which time she observed flame coming from the front grill of the vehicle towards the door which she had just opened.

Stated that she then closed the door, grabbed the telephone and called 911. Stated that she did have furniture movers delivering some furniture to her residence. She stated that she ran out the front door and advised them that her husband's car had just exploded.

The furniture movers were identified as Wayne Rogers and Craig Krason, who are employed by T.H. Rogers, Inc., out of Elgin, IL, work phone 847-622-0190. Rogers advised that he had not seen or heard anything until came out of the residence. Rogers stated that he did have a small fire extinguisher in his truck and was going to grab it, until he saw the amount of smoke coming from the garage. He stated he



Incident Number: 00-0959 Date: 09/22/00

Complainant:

Incident Type: FIRE INVESTIGATION

Officer: P.O. FISCHER #11 /mct

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did not want to enter the garage because of the large amount of smoke.

After the arrival of the Mequon Fire Department, I did take photographs of the scene. I also observed a free lance photographer identified as Kevin Kroll, 8481 N. 52nd Street, Brown Deer, 414-354-7544, taking photographs. Kroll stated he was at Wendy's when he observed the fire and police squads in the area of Port and Mequon. Kroll stated that he then observed a large amount of smoke in the air and did respond to the scene. Upon the arrival of Officer Wegner, the investigation was turned over to him.

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Incident Number: 00-0959 Date: SEPTEMBER 22, 2000

Complainant:

Incident Type: FIRE INVESTIGATION Officer: P.O. WEGNER #07 /AMG

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ADDITIONAL INFORMATION:

On 09-22-00 at 4PM I was advised by Assistant Fire Chief Rosenberg that a Cause and Origin Fire Investigator from CHUD Insurance responded to to investigate the cause of the fire. Fire Investigator Halvorson determined the cause and origin of the fire was possibly due to an electrical short in the Lincoln Navigator. The extensive fire damage to the upper portion of the engine supported his findings.

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TCN PHOTO SHEET FILE # MIL 15469 A
INS CO CNA INS #PHOTOS 2 INSURED

DATE

9-26-00 CLAIM# APRSR CR-MILW

LOSS DATE 9-21-00



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CNA INS INSURED

FILE# MIL 15469 A

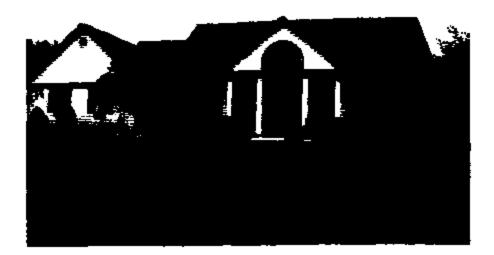
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EFI No. <u>94510-00515</u>





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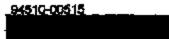




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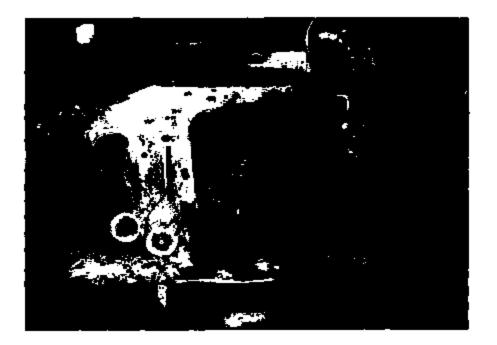
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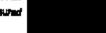
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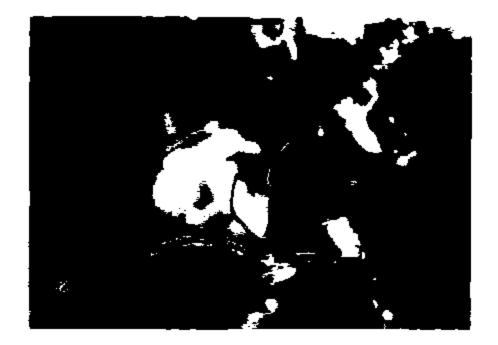
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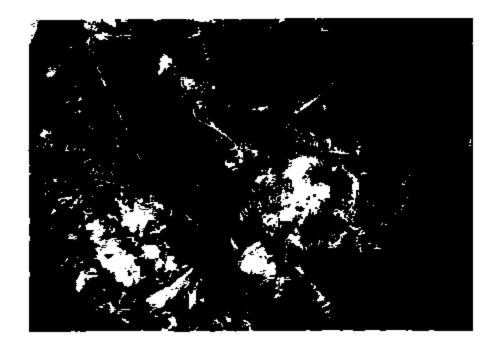
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EFI No. 94510-00515



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No 39

EFI



ER No. 94510-00515

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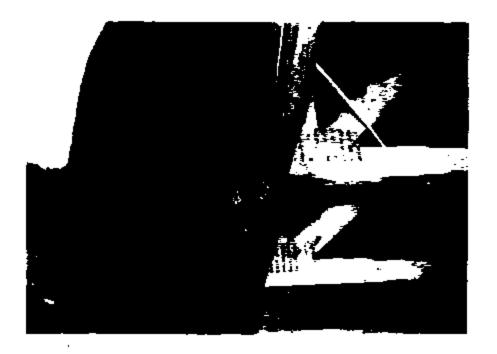
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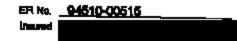
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No. <u>43</u>



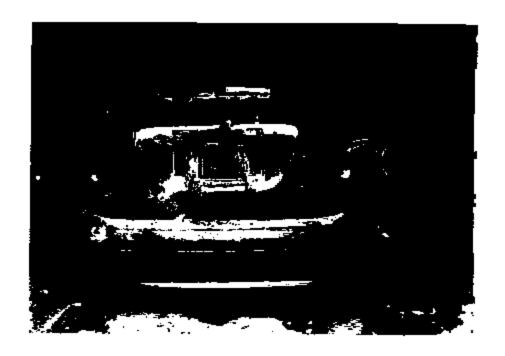
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ERI No. 94510-00515



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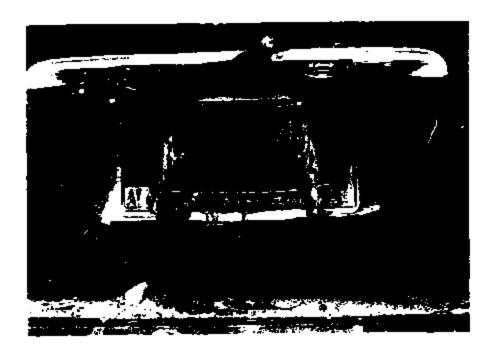


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ER No. 94510-00515

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No. <u>47</u>



No. 48_



ETT No.

94510-00515

Na 49



Na 50

E487-665-LC-5629

FELLOWS, PIPER & SCHMIDT

ATTORNEYS AND COUNSELORS

Donald H. Piper Richard E. Schmidt Terry J. Booth Robert E. Neville Joseph M. Wich Steven T. Capa Allen M. Rathawald Homald W. Harmeyer Amy E. Wochos Jeangan J. Debring

3.00

Fifth Floor
The Van Suren Building
733 North Van Surun Street
Milwaukse, Wisconum 55202-4706

e-mail address: rwh@fpelaw.eog UFFICE GF THE REGARD TO:

August 22, 2001 ...

Telephone (414) 225-4060

Faceinda (414) 271-5196

Donald C. Fellows
Of Counted

VIA CERTIFIED MAIL; RETURN RECEIPT REQUESTED

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Attn.: Product Claims Department FORD MOTOR COMPANY World Headquarters One American Road Dearborn, MI 48121-1899 prompedification (

FORD MOTION COMPANY
RECEIVED
CLAIMS UNIT
ANS 3.0 2001
OFFICE OF THE
GENERAL COUNSEL

Rc:

Location of Loss:

Mequon, Wisconsin

Date of Loss:

9/21/00 16887

Our File No.:

To Whom It May Concern:

Please be advised that I have been retained by CNA Commercial Insurance to pursue its property claim arising out of a fire which occurred on September 21, 2000, at Mequon, Wisconsin. Please note that the loss in question is the same loss about which Attorney John R. Schleiter wrote your department on September 22, 2000. However, Attorney Schleiter represents different clients, and we are asserting different claims.

Our investigation into the loss reveals that a fire originated in a 1998 Lincoln Navigator, and subsequently spread to a vehicle located next to it in the garage, and to the garage structure itself. At this time, CNA believes a product defect caused the fire to ignite, and, accordingly, is looking to Ford Motor Company to compensate it for the damages caused by the fire.

Upon receipt of this letter, I would ask that the appropriate representative of your department or your insurer contact me to discuss this matter further. Thank you for your attention to this matter.

Page 2 Ford Motor Company August 22, 2001

Commence of the second second

Very truly yours,

and the second section is a second of the second section of the second second

FELLOWS, PIPER & SCHMIDT

RONALD W. HARMEYER

RWH/tnc/ford.kz



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DAAR, FISHER, KANARIS & VANEK, P.C. ATTORNEYS AT LAW

200 SOUTH WACKER DRIVE, SUITE 3350 CHICAGO, ILLENOIS 60606

> TELEPHONE 312.474.1400 TELECOPIER 312.474.1410 www.dfky.com

Writer's Direct Olai (312) 474-1434 March 27, 2001

Ms. Shawn L. Norton
FORD MOTOR COMPANY
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2568

Re: Chubb re:

ĽĽ;

D/L:

/L: 9/21/00

Qur File: 00-1724

Dear Ms. Norton:

As you know, we represent Chubb Insurance Company and its insureds, the regarding a fire which occurred on September 21, 2000 at the residence.

In our December 22, 2000 correspondence we advised that we would be forwarding damage support documentation. To this end, please find excerpts from the adjuster's file.

Also included in the enclosed materials will be most of the information requested in your September 28, 2000 correspondence. We believe that the balance of the information requested is equally known by Ford's cause and origin investigator, Ms. Lisa Baker of Newell Investigative Services.

With regard to our investigation, as you know, Chubb has retained both a cause and origin investigator and an electrical engineer. We would be more than willing to share the reports of these individuals upon receipt of the report of Newell Investigative Services. In sum, both investigators conclude that the fire was caused by arcing in the positive battery cable located within the engine compartment. X-rays performed and reviewed of the positive battery cable confirm the arcing.

Daar, Fisher, Kanaris & Vanek, e.c. Attorneys At Law

Ms. Shawn L. Norton March 27, 2001 Page 2

Substitution for the substitution of the section

With regard to the service history for the involved vehicle. We believe, again, that your expert has information in this regard. The vehicle was serviced on July 6, 2000 by Heiser Ford Lincoln Mercury. Heiser Ford Lincoln Mercury retained a cause and origin investigator who examined the involved Lincoln Navigator at the same time as the inspection by your expert. Heiser's expert concluded that there was no physical evidence which indicated that any of the front brake work performed by Heiser on July 6, 2000 caused or contributed to the cause of the involved fire.

Chubb Insurance Company herein formally demands payment from Ford Motor Company in the amount of \$99,652.22 for the damages sustained to the building and certain personal property of the company as a result of the fire. Once you have had the opportunity to review the enclosed documentation, kindly give me a call to discuss this matter further. If we do not hear from you within the sixty days, we will commence recovery efforts through litigation.

Thank you for your attention and consideration.

Very truly yours,

DAAR, FISHER, KANARIS & VANEK, P.C.

John R. Schleiter

IRS\sr Enclosures E460-1726/LETTERSMORTON.2 TO:

File

FROM:

Ben Ho, Property Claims Examiner/Milwaukee/Claims

DATE:

December 18, 2000

RE:

INS:

D/L: September 21, 2000

POL: 1119493101

TYPE OF LOSS: Fire Damage LOSS LOCATION: Mequot, WI. JAN U 8 2001

EXHIBITS -

- 1) Final Loss Adjustment Worksheet
- 2) Contents list and e-mail from insured

ASSIGNMENT

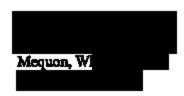
Loss was assigned directly to Milwankee outside adjuster, Ben Ho via agent, per phone call on September 21, 2000. Loss was called in to Eastern Service Center who immediately routed to Milwankee office. Inspection was made immediately the same afternoon by Ben Ho who arrived at the loss with the fire department still at the scene.

RESERVES/FEATURE STATUS

At this time reserves have not been established, but a Boeckh estimate has been completed. Suggested reserve is as follows:

| Feature Number | <u>Item</u> | Reserve | Paid |
|-------------------|----------------------------|-----------|-------------|
| 01 | Building | \$45,000 | \$43,528.07 |
| 02 | Contents | 53,000 | \$52,932.99 |
| 03 | Additional Living Expenses | 5,000 | \$2091.16 |
| 04 | Debris Removal | 5,000 | \$600.00 |
| | Total | \$108,000 | \$99,152,22 |

INSURED



The original inception date of the policy is April 18, 1994. We have not identified any prior losses.

INSURANCE

Policy # and Company: Pacific Indemnity Insurance Company

Effective Dates: 4-18-00 to 4-18-01 Producing Branch: Milwaukee

Insured Location: Mequon, WI.

Property Covered: Building, Personal Property

Valuation Basis: Replacement Cost

Limits of Liability: Building - \$371,000; Contents - \$185,500

Deductibles: \$500

Coinsurance: Not applicable.

Form Numbers: Masterplece policy - Deluxe and Extended coverage.

We have reviewed system coverage and verified coverage to be in order for this loss.

PARTIES OF INTEREST / ENCUMBRANCES

None.

RISK

Risk is a two-story home with vinyl siding and cedar shake roof. Home was built in 1989

CAUSE AND ORIGIN

According to the garage and saw flames coming out of the 1998 Lincoln Navigator grille area. She immediately opened the garage door via electric opener, closed the access door ran out of the home and called 911 on her cell phone. Fire department and police arrived at scene approximately 10 minutes later. Loss occurred around 1:15pm. When I arrived at the scene approximately 3:30pm the fire department was still at the scene but the fire was distinguished. I met with Mr. James Rosenberg, assistant Chief for Mequon Fire Department. According to Mr. Rosenberg the fire started from the 1998 Lincoln Navigator. In speaking to the informed us that the vehicle has not been used for approximately 3 days. It has been parked in the garage and not moved for that amount of time.



ADJUSTMENT

At the time of my inspection was concerned about the fine damages. He wanted an company to board up his home for safety reasons. I asked him if he knew of any emergency companies to do such work. He did not and asked if we would provide him with a name of a

company to board up his home. Because of the severity of the fire damage and being near the end of the day I suggested Paul Davis Systems. He asked if I would call them. I did so but informed that Claubb has a policy not to recommend companies but will provide a name but it is his responsibility to hire this company. Any payments will be made to him not the contractor.

Building

4

At this time the building suffered severe fire damage to the attached garage. Damages are also evident to the roof structure of the garage. The fire did not spread into the home but there was evidence of smoke smell in the entire home. The garage will have to be gutted in the inside and we have agreed to replace the cedar shake shingles on the roof area of the home. As far as the rest of the home goes it will be a situation where cleaning is necessary in the entire home. At the present time there is still a smoke smell in the home even after using Vaportek to try to get the smell out. We have made an agreement to paint the ceilings in the home to possibly put a paint smell in the home instead of the smoke smell. I have put together a preliminary Boeckh estimate for repairs to the garage and cleaning of the home. Preliminary estimate amounts to approximately \$35,000 with open items for electrical work, vaportek unit cost.

Agreed price has been agreed with Paul Davis Restoration in the amount of \$44,128.07 of that amount \$600 is for debris removal. Contractor agreed with Boeckh estimate of \$35,488.91. Supplemental work (per open items) amounted to \$8639.16 which included chandelier work, overhead door replacement, deck work per building inspector, popcorn finish in second floor, door and wall repairs from fireman, carpet cleaning, hardwood floor buffing, electrical work.

Contents

As far as contents goes the damages are limited to the garage items. The home contents will be cleaned. As far as we know the insured had at least 2 sets of golf clubs in the vehicle which were totally burned. Rest of contents will be items such as lawn mowers, outside equipment, furniture etc. The insured showed me the remains of a motor bike that was in the garage, he mentioned that this was expensive. We have reached an agreed contents figure with Paul Davis Restoration in the amount of \$15,457.55. This figure includes items such as vaportek units to get smell out of home, dry cleaning of clothing, furniture cleaning and remove and reset of contents in home during cleaning. The insured has submitted in contents list on items in garage. List is specific and costs are not out of line. List amounted to \$37,475.44 which is in agreement.

Additional Living Expense

Due to the heavy smoke smell in the home, the insured was not able to live in the home after the fire. They will be staying at the Marriott Residence Inn until the smoke smell is gone. ALE expenses amounted to \$2091.16

SUBROGATION

persone product product

SALVAGE

None at this time

WHAT IS TO BE DONE

1) Subrogation investigation, tile to be sent to WCSC

Ben Ho Property Claims Examiner

| ate | 9/21/2000 Incident Dat | Station | 2000327 Incident Numbe | 0 r Exposure | NFIRS - 1 Basic | | |
|--|--|---|-----------------------------|--|---|--|--|
| અi eet Address | Address is on the Wildland Fire | | | Trace | | | |
| Apt./Si | • | Prefix Street or Mequon City tions | Highway | wı | it Type Suffix Zip Code | | |
| Incident Type 111 Building fir Ald Given or Rec None | eived Ti | heir FDID State heir Incident Num | | 9/21/200013:31:00 9/21/200013:40:00 9/21/200013:52:00 9/21/200015:31:00 | Shifts & Alarma Shift Airm. Dia Special Studies | | |
| Actions Taken 11 Extinguish Primary Action 12 Salvage & Additional Action Additional Actional | Taken (1) ; överheul on Taken (2) e | | Supp EMS: Othe | ression: 4 ; 1 | tus Personnel 19 3 0 | | |
| PRE-INCIDE Property: | 25,000 200,000 | None | | | | | |
| Casunities [Fire Servic Civilian: | None Deaths :e: 0 | Injuries 1 0 | Hazardous Materia N None | ils Released | | | |
| Detector U Unknown | | | Mixed Use Propert | ly | · | | |
| Property Use 419 1 or 2 fami | ly dwelling | | | | 795-995-LC-5839 | | |

Person/Entity Involved

Phone Number

Mrs

Mr., Ms., Mrs. First Name

M! Last Name

Suffix

Number

Prefix Street or Highway

Trace

Street Type

Suffix

Post Office Box

be/Room

Mequon City

W

State

Zip Code

Business name

Mrs

Owner

Mr., Ms., Mrs. First Name

Mi Last Name

Suffix

Phone Number

Number

Prefix Street or Highway

Trace

Street Type

Suffix

Post Office Box

W

Ant/Suite/Room

Mequon City

State

Zip Code

Authorization

Officer in charge: 163

Signature:

9/21/2004

Assignment Date

Member making report:

163

Signeture:

Asst Chief Assignment

Asst Chief

9/22/2001 -

Date

AC James A. Rosenberg

| 4505 | WI | 9/21/2000 | Jation. | 2000327 | o | NFIRS - 1 |
|-------|-------|----------------------|---------|-----------------|-----------------------|-----------|
| FDID | State | Incident Date | | Incident Number | E _{ng} ustre | Notes |
| Motes | | Title: Structure Fin | | | | |

INCIDENT SIZE-UP: Upon my arrival I found heavy black smoke issuing from the partially opened east overhead garage door. A large sport utility vehicle parked in the garage was fully involved in flames. Flames had also burned through the upper portion of the southeast exterior service door. I entered the residence through the front door and observed a light smoke condition on the first floor. The interior service door was closed and was not to the touch. No significant heat or smoke were encountered on the second floor. It was evident that the fire had not breached the separation between garage and living space in the residence.

INITIAL ORDERS TO COMPANIES: Quint 961 was directed to back into the driveway and personnel were ordered to advance a 1-3/4" preconnected hose line to attack the fire in the garage. Engine 963 was ordered to split the crew. The MPO laid a supply line to the fire hydrant while the fire fighters advanced a 1-3/4" preconnected hose line from 961 of the second floor bedroom in the northeast corner of the residence and enter the attic to check for possible extension. Engine 964 personnel were ordered to assist in checking the attic. The fire in the garage was knocked down by the hose line from 961. The fire was placed under control upon confirmation that the fire had not spread to the attic.

OCCUPANT ACTIONS: The occupant stated that she was in the Laundry Room when she heard a "pop" in the garage. Upon opening the interior service door, the control button to open the east overhead door and closed the interior service door.

SUBSEQUENT ACTIONS/INVESTIGATION: Considerable overhaul activity was required to remove drywall from the garage. A portion of the roof above the east overhead door was stripped as was the soffit along the north exterior portion of the garage. An investigation of the fire was commenced by Capt. Dadisman and it. Schoessow. They were later joined by Patrol Officer Wagner. Photographs of the fire and subsequent investigation were taken by Patrol Officers Fisher and Wagner. The investigation focused on the sport utility vehicle, a 1998 Lincoln Navigator (VIN 5LMPU28LOW). The details of the investigation to date are contained in Mequon Police Department Report #00-0959. The Property Claim Representative for Chubb Insurance, Mr. Ben Ho, stated that his company would retain the services of an contract investigator. The final determination of fire cause is held open pending further investigation.

APPARATUS/EQUIPMENT/RESOURCES UTILIZED:

Appendus: 961/963/964/966

Hose Used: 400' - 1-3/4" 200' - 4" / SCBA Used: 9 / Ladders Used: 1-16' roof, 1-14' extension, 1 - 10' folding

Water Used: 450 gallons (for extinguishment and overhaul)

Hours Pumped; 1.5

| 4505 FDID | WI State | 9/21/2000 incident Date | Station | 2000327 Incident Number | (Eغېومعنته | MPRS - 2 Fire |
|-------------------------|---|-------------------------------------|------------------|----------------------------|---|------------------|
| Proper | ty Details | | - | - | - - | |
| 1 | | residential units dings involved | Not Reside | | X None burned Lass | than one acre |
| On-Site | Materials lucts | X None | | | | |
| On-si | te materia | l (1) | | Storage use (1 | 1) | |
| On-si | te materia | l (2) | | Storage use (2 | ŋ | |
| On-si | to material | 1 (3) | | Storage use (3 |) | |
| | | | | | | |
| Area (| /ehicle sto of origin Indetermin | rage area; garage, ned | carport | Cause | Exposure F e under investigation | · |
| UU l Item fi UU l | Source Indetermin Inst ignited Indetermin of material | Confined t | o object of orig | in UU Unde | stributing To Ignition None Hermined ntributing to Ignition | |
| | | | _ | Factor co | ntributing to ignition | (2) |
| Human | Factors C | ontributing To Ign | ition | Age w | as a factor | |
| Po Un Po | attended ssibly me | ntally disabled | or drugs | Estimate | l age of person invo | lved |
| _ | ysically di | sabled | | Can ad an | coon fewahand | |

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| 4505 FD10 | Wi State | 9/21/2000 Incident Date | setion | 2000327 Incident N | iumber | C Enposure | NFIRS - 2 Fire |
|-------------------------------|-------------------------------|---|----------------------------------|-----------------------|----------------------|--|-------------------|
| NNN Equip Branc Mode | None oment cod d: d: | lved in Ignition X None | a | Equ | ment Pow | ower Source Co | de |
| Serial Year: | | | <u> </u> | LE | Portabl Station | - | |
| | ippression | X Non | • | | | | |
| Fire s | uppr essi o | on factor (1) on factor (2) on factor (3) | | | | | |
| Neviga | volved in | Mone d in Ignition, but b ignition, but did n ignition and burn model | erned ot burn 1998 Year | 10 M LI M | Passer obile prop | nrty Type & Make nger road vehicle perty type n party make | : |
| Local U | se Plate N | Wi lumber State | VIN Number | | | | |
| A | oroner repor | in Available It sittached It attached Fort attached Its attached | | , | | | - |

| 4605 FDID | W! State | 9/21/2000 Incident Date | Station | 2000327 Incident Number | C Exposure | NFIRS - 3 Struct. Fire | | | |
|---|---|---|-----------------------------|--------------------------------------|---|---------------------------|--|--|--|
| 1 E | Structure Type 1 Enclosed building Structure type code | | | 2 Occupied | Building Status 2 Occupied and operating Suilding status code | | | | |
| 2 | g Height stories at | or above grade | | Main Floor Size 0 Total square | | | | | |
| Total | stories be | How grade | | 75 Length in fee | BY 35 t Width in fo | et | | | |
| Fire Ori | igin · | — — — — — — — — — — — — — — — — — — — | | | ries Damaged By Flan | | | | |
| | of fire or | | age. | | # of stories wiminor damage # of stories wisignificant damage | | | | |
| C | Confined to room of origin Confined to building of origin Beyond building of origin | | | f | | | | | |
| 00 Kern o 41 | item First i contribution Plastic | ting Most To Flam ignited, Other ig most to flame s I contributing mos | No Flame Spro | | | | | | |
| | ce of Date | | Detector Pow | er Supply | Detector Effectivene | | | | |
| | X Present U Undetermine Undetermine Power supply of | | | | Effectiveness code | | | | |
| Detector Type Undetermined Undetermine Detector type code Detector type code Detector type code | | | mined | | | | | | |
| XN | tie Exting x14 Preser | wishment System nt | Automatic Ex System Open | tinguishment ation | Automatic Extinguis System Failure Reas | | | | |
| | | | System ope | ration code | Failure reason coo | ie | | | |
| | | c System system code | Number of Sy Heads Opera | | | | | | |

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Troisi & Markowitz

ATTORNEYS AT LAW

54 SUNNYSIDE BOULEVARD • SUITE J PLAINVIEW, NY 11803

(316) 376-2020

MICHAEL A. TROISI STUART D. MARKOWITZ

ali Pagathili Min Zichmander Men. Am. September 17, 2001

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

Attn: Shawn L. Norton

Claims Analyst

Re: Allstate insurance Company

> Insured: Claim No.:

Policy No.:

Location:

Richmond Hitl, New York

D/L:

9/11/99

OFFE WITTER COMPANY RECEIVED CLAMES UNIT SEP 2 4 2001

OFFICE OF THE GENERAL COUNSE

Dear Ms. Norton:

Please be advised that this office has now been retained to represent Allstate Insurance Company in a subrogation claim against Ford Motor Company for damages caused as a result of a car fire that occurred on September 11, 1999. The vehicle involved was a 1998 Lincoln Navigator, four door utility vehicle, VIN SLMPU28L4WI which was owned and driven by Allstate's insured, license plate numb Ramdat Ramnarine.

Allstate's investigation of this loss revealed that Allstate's insured. Ramdat Rammarine, parked his vehicle in his driveway on September 11, 1999. During the night his wife woke him to the smell of smoke. The insured searched the house and found that his 1998 Lincoln Navigator was on fire in his driveway. Allstate retained Lange

Ford Motor Company September 17, 2001 Page 2

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Technical Services, Ltd. in order to determine the cause and origin of this fire. A copy of the report from Lange Technical Services, Ltd., dated October 9, 1999, and color copies of photographs are attached hereto for your review.

As discussed in detail in the attached report, Carl J. Lange, P.E., examined this vehicle on October 7, 1999. Based upon his examination, and based upon his expertise, Mr. Lange concluded that the origin of the fire was on the right side of the engine compartment and originated at the fusible links and was caused by excessive heat generated by an electrical malfunction at or within the fusible links. Mr. Lange concluded that the cause and origin of this fire was the result of a manufacturing defect.

As a result of this manufacturing defect, Allstate paid the sum of \$37,542.75 to its insured. Allstate's subrogation claim against Ford Motor Company has now been assigned to this office.

Upon your receipt of this letter, please contact me so that we may attempt to resolve this matter amicably. Your failure to respond within ten (10) days will leave my client no alternative but to initiate the appropriate legal action to protect its interest.

Very truly yours,

TUART D. MARKOWITZ

SDM/pk

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

enc.

ec: Alistate Insurance Company

LANGE TECHNICAL SERVICES, LTD.

Subro

One Ames Court, Suite 210 Plainview, New York 11803

Phone (516)576-3102 FAX (516)576-3105

PRELIMINARY VEHICLE EVALUATION REPORT

To: Mr. Ine Lagravinese, Allstate Insurance Co.

Claim No. 1998 Lincoln Navigator

A Different 1990 Transport Marifant

Our File No: 9909-DK-526

Date of Examination: 10/07/99

Date: 10/09/99 Insured: 1

Mileage: Not available

Examined By: Mike Neumar

Examination requested: Fire cause and origin

The following are the preliminary findings and opinions of the vehicle in question. The opinions expressed are based on the conditions of the exemination, information available at the time of examination and accuracy of reported statements. Additional information, laboratory analysis or further evaluation may change the preliminary opinions.

- The above vehicle was examined at the Alistate total loss facility in Bicksville, New York to determine the
 cause and origin of the fire.
- The choice vehicle is a 4-door sport utility equipped with a V8 engine and an attenuatic transmission that is 4-whost driven it was reported that the vehicle was parked and unoccupied at the time of the fire.
- Examination of the exterior of the vehicle revealed that the fisme patterns were most intense at the right hood and cowl area. The right from the and fender apron was also consumed in the fire.
- 4. Examination of the interior of the vehicle revealed no visible damage caused by the fire. Closer examination of the interior revealed several accessories including two two nonliness. Examination of the right side kick panel revealed that the harpess for the tw. equipment was anached with proper fusing. There were no indications of the fire originating in this area.
- Examination of the engine compartment revealed that most of the damage was at the right rear area of the engine compartment.
- 6. The vehicle is equipped with a fuel injection system. Inspection of the fuel injectors and related fuel components revealed no signs that the fire originated in these areas.
- 7. Examination of the left side of the engine compartment revealed some damage to the power steering pump manyour and wiper motor areas caused by the intense heat from the right side. Wring and relays it this area fulled to neveral any mechanical or electrical malfunction that would have caused or commitmed to the above fire.
- 8. Examination of the battery and whing going to the statter solenoid, alternator, relays and subpost revealed heavy appearage over heating causing the insulation to burn and ignite plastic materials.
- As a result of the fire an ac line burned expelling labricating oil that also burned and exerted a large secondary fire.

Conclusions:

- The accessories installed in the vehicle were not involved in the fire.
- The origin of the fire was on the right side of the engine compartment and originated at the fusible links and
 was caused by excessive heat generated by an electrical malfunction at or within the fusible links. As such,
 this is considered the result of a magnificanting defect.

A FULL REPORT WILL BE PREPARED UPON YOUR REQUEST

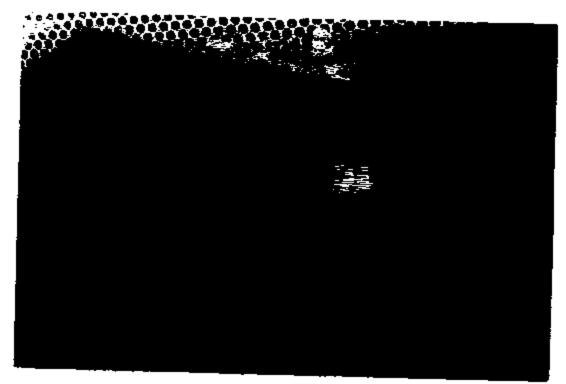


Photo No. 1:

Vehicle identification



Photo No. 2:

Right front of vehicle as examined



Photo No. 3: Left from of vehicle as examined



Photo No. 4: Front of vehicle as examined



Photo No. 5: Left rear of vehicle as examined

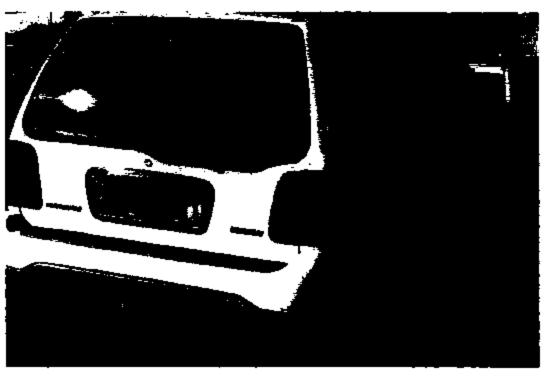


Photo No. 6: Right rear of vehicle as examined



Photo No. 7: Burned right front tire and fender area.

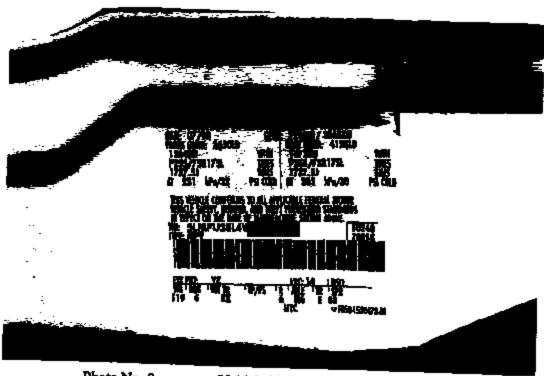


Photo No. 8: Vehicle identification sticker



Photo No. 9: New York State registration and inspection sticker



Photo No. 10: Left side of dash area



Photo No. 11: Right side of dash area

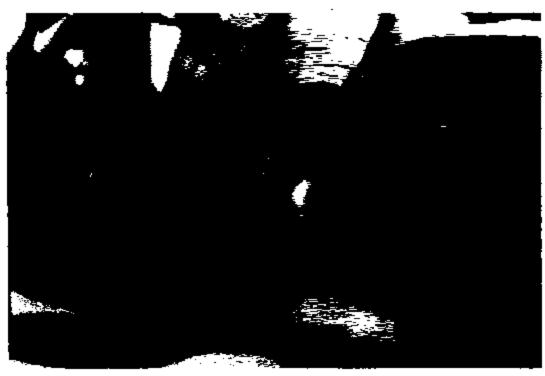


Photo No. 12: Console area



Photo No. 13: Fuse to accessory wiring



Photo No. 14: Engine and engine compartment area



Photo No. 15: Engine and engine compartment area



Photo No. 16: Battery as examined



Photo No. 17: Right side of engine compartment area



Photo No. 18: Heat damage to power steering pump and electrical relays on left side of engine compartment



Photo No. 19: Heat damage to wiper motor



Photo No. 20: Left side of engine compartment as examined



Photo No. 21: Radiator and radiator hose



Photo No. 22: Transmission dipstick in place; note arrow



Photo No. 23: Arrows indicating burned sir conditioning lines



Photo No. 24: Origin of fire



Photo No. 25: Exemplar vehicle, same year, unburned



Photo No. 26: 1999 Model with a changed electrical system in the area of the celanoid and fusible links



Photo No. 27: Overheated ground wire as indicated by arrow



Photo No. 28: Shorted positive wire to ground, as indicated by arrow



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A COPY ATTEST NEDRA SAXON NALL, CLERK COMMONWEALTH OF KENTUCKAVES COUNTY CIRCUIT COMMON COUNTY CIRCUIT COMMON COUNTY CIRCUIT COUNTY COUNTY CIRCUIT COUNTY COUNTY CIRCUIT COUNTY CO

PLAINTIFFS

-YS-

FORD MOTOR COMPANY, INC. One American Rd. Room 612 Dearborn, MI 48126-1899

Serve: CT Corporation Systems

Kentucky Home Life Bldg.

Room 1102

Louisville, KY 40202

DEFENDANT

COMPLAINT

Plaintiffs,

for their Complaint against the Defendant, Ford Motor Company, inc., states as follows:

- At all times material hereto, the Plaintiff, Kentucky Farm Bureau Insurance Company, was a company doing business in the Commonwealth of Kentucky, located at 9201 Bunsen Parkway, P.O. Box 20700, Louisville, Kentucky 40250-0070.
- At all times meterial hereto, the Plaintiffs, were residents of Graves County, Kentucky and reside at 60 Bendfield, Farmington, Kentucky
- The Defendent, Ford Motor Company, Inc. is a Michigan Corporation,
 with its principal address at One American Rd., Room 612, Dearborn, MI 48126-1899.

- The Court has jurisdiction over Defendant, Ford Motor Company, Inc., pursuant to the provisions of KRS 454,210, the "Kentucky Long Arm Statue."
 - On or about December 18, 2001, a fire occurred in the Plaintiffs'
 1998 Lincoln Navigator causing severe damage thereto.
- 6. Such fire was directly and proximately caused by the failure/malfunction of systems or components within the Lincoln Navigator.

 These components, as manufactured by Defendant, Ford Motor Company, Inc., were in a defective and unreasonably dangerous condition.
- 7. As a direct and proximate result of the failure/malfunction of the defective and unreasonably dangerous product, Plaintiffs, sustained damage to their vehicle in the amount of \$ 28,636.36, plus a deductible of \$250.00 and \$360.00 for vehicle rental, for total damages of \$29,246.36,
- 8. The Plaintiffs, substitution of substitution submitted a claim for insurance coverage to Plaintiff, Kentucky Farm Bureau Insurance Company paid Plaintiffs, for which Kentucky Farm Bureau Insurance Company paid Plaintiffs, in the amount of \$28,996.36, less their deductible of \$250.00, thereby indemnifying them for their loss.
- Plaintiff assigned their rights to recover the above amount to Kentucky
 Farm Bureau Insurance Company pursuant to a subrogation assignment.
- 10. Kentucky Farm Bureau Insurance Company is subrogated to the rights of the extent that Kentucky Farm Bureau Insurance Company Indemnified them. The Defendant, Ford Motor Company,

Inc., is therefore obligated to Kentucky Farm Bureau Insurance Company for the above amount.

WHEREFORE, the Plaintiffs, Kentucky Farm Bureau Insurance Company and Company demand as follows:

- 1. For judgment, against the Defendant, in the amount of \$29,246.36.
- 2. For a trial by jury, and;
- 4. For Plaintiffs' costs herein expended;
- For any and all other relief to which they may appear entitled.

Respectfully Submitted:

DAVID DEEP LAW OFFICES

David Deep Kent Overstreet 790 Bob Posey St. P.O. Box 50

> Henderson, KY 42419-0050 Telephone: (270) 827-2522

Fax: (270) 826-2870 Counsel for Plaintiffs



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STATE OF MICHIGAN

IN THE 10th DISTRICT COURT



Plaintiffs.

¥3.

Case No.

FORD MOTOR COMPANY

Defendant.

EDWARD L. JOHNSON P54646 Attorneys for Plaintiffs 1249 Washington Boulevard Suite 2900 Detroit, Michigan 48226 (313) 965-6277

COMPLAINT AND JURY DEMAND

NOW COME Plaintiffs as Subrogee of the Company of t

COUNT I

- Plaintiffs is a foreign corporation conducting business in the City of Battle Creek,
 County of Calhoun, State of Michigan.
- Defendant General Motors Corporation, is a foreign corporation, conducting business in the City of Battle Creek, County of Calhoun, State of Michigan.

- Defendant manufactured, sold and/or supplied a 1996 Ford F-150 VIN

 1 TEF14N0T Temperature
- 4. On April 22, 2003, Plaintiff's insured 1996 F-150 was parked at in the City of Battle Creek, when the subject vehicle was damaged.
- 5. Defendant being the manufacturer, and/or supplier of 1996 F-150, knew or should have known that property damages concerning the 1996 F-150 could occurred during operation. Notwithstanding said knowledge, Defendant failed to act as a reasonable manufacturer, and/or supplier of the 1996 F-150, and failed to take adequate precautions to guard against such foresceable and unreasonable risks of damage.
- 6. Defendant was negligent and such negligence was a proximate cause of Plaintiff's damages, and consisted of, but were not limited to the following:
 - A. Failure to properly and adequately manufacture, and sell the 1996 F-150 so as to protect against foreseeable and unreasonable risks of damage, such as occurred to Plaintiff.
 - B. Failure to properly and adequately inspect and test its product to insure against foreseeable an unreasonable risks of harm by its users, specifically Plaintiff's insured.
 - C. In manufacturing, and supplying a 1996 F-150 that was faulty.
 - D. Faihire to warn of the hazards of the 1996 F-150 contrary to ANSI Standard B71.3-1975.
 - E. Faikere to provide adequate warning in a manner sufficient to advise the operator of the dangers associated with the 1996 F-150 contrary to ANSI Standard B71.3-1975.
 - F. In manufacturing, and supplying a 1996 F-150 that could fail, and

in failing to warn of this condition.

As a direct and proximate result of the negligence of the Defendant as aforesaid,
 Plaintiff in the amount of \$12,011.50 Dollars.

WHEREFORE, Plaintiffs demand Judgment against Defendant Ford Motor Company, in an amount of \$12,011.50 Dollars, plus costs, interest and atformey fees.

COUNT II

- Plaintiffs reallege and incorporate by reference each and every allegation as contained in Count I as if set forth fully herein, and for Count II state as follows.
- 9. At the time the Defendant Ford Motor Company, manufactured and/or sold and supplied its 1996 F-150 as previously described, it warranted expressly and impliedly that said F-150 was safe and fit for the purposes and uses reasonably foresecable and intended when it left Defendant's control, but contrary to said warranties, said F-150 was not reasonably fit for the purposes and uses reasonably foresecable, but was defective in the following, but not limited to the following particulars:
 - A. The Defendant failed to properly and adequately manufacture and sell the subject F-150 so as to protect against foreseeable and unreasonable risks of harm, such as occurred to Plaintiff.
 - B. The Defendant failed to properly and adequately inspect and test its product to insure against foreseeable and unreasonable risks of harm by its users, specifically Plaintiff's insured Dean E. Alexander.
 - C. Defendant knew and recognized that the 1996 F-150 could fail.
 - In manufacturing, and supplying a vehicle which could fail during normal operation.

- E. The Defendant failed to warn of the hazards of the 1996 F-150, contrary to ANSI Standard 971,3-1975.
- F. The Defendant failed to provide adequate warning in a manner sufficient to advise the operator of the dangers associated with the the subject 1996 F-150, contrary to ANSI Standard B71.3-1975.
- 10. As a direct and proximate result of the above described breaches of implied and express warranties by the Defendant, said 1996 F-150 was defective and caused Plaintiff suffer damages in the amount of \$12,011.50 Dollars.

COUNT III

- 11. Plaintiffs reallege and incorporate by reference each and every allegation as contained in Count I, Count II as if set forth fully herein, and for Count III state as follows.
- That prior to April 22, 2003, Plaintiff's insured purchased the subject vehicle from the Defendant.
- 13. The paperwork which was presented to Plaintiffs insured did not match the deal which was worked out with the salesperson.
- Under the Michigan Consumer Protection Act, Defendant was in the process of conducting trade or commerce as that term is defined in MCLA 445,902(d).
- 15. Defendant violated the Consumer Protection Act by acting in an unfair, unconscionable and deceptive manner including, without limitation:
 - Representing that vehicle had characteristics, uses, and benefits it the not have in violation of the prohibition in MCLA 445.903(l)(c);
 - There were gross discrepancies between the oral presentations of the seller

- and the written agreement covering the same transaction despite the prohibition in MCL 445.903(I)(y);
- Violating other provisions in the Michigan Consumer Protection Act including, without limitation, MCL 445.903(1)(d),(e),(n), (p),(x), and/or (bb).
- Defendant also made certain representations as to the quality of the vehicle and the lack of need for repair.
- Those representations were false and were made in violation of the Consumer
 Protection Act.
- 18. As a direct and proximate result of the Defendant's actions, Plaintiff and its insured has suffered and will continue to suffer damages in the amount of \$12,011.50 including, without limitation:
 - Loss of expectancy;
 - b. Incidental damages;
 - c. Loss of enjoyment of vehicle;
 - d. Attorney's fess;

WHEREFORE, Plaintiffs demand Judgment against Defendant Ford Motor Company in the amount of \$12,011.50 Dollars, plus costs, interest and attorney fees.

Respectfully submitted,

BY.

Edward L. Jolinson (P54646)

Attorney for Plaintiff

1249 Washington Boulevard

Suite 2900

Detroit, MI 48226

(313) 965-6277

State Farm Insurance Companies



12,011,50003

RECEIVED

State Farm Insurance Company Subregation PO Box 4078 Kalamezoo, M. 48003-4078 Toll free: 877-782-6424 Fax: 889-845-8680

JUG 1 2 7303

Ford Motor Co/Parklane Tower West. 3 Parklane Blvd, Ste 400 Dearborn, MI 48126-2568

FORD MOTOR COMPANY AECEIVED

JUN I 3 2003

GENERAL COUNSE

RE: Claim Number:

Our Insured:

Date of Loss: April 22, 2003

Make, Model and Year of Vehicle: 1996 Ford Pick F150

Serial Number or VIN: 1FTEF14N0T1

This State Farm insured vehicle was involved in a Comphensive. We settled a claim with our insured in the amount of \$12,011.50, which includes our insured's deductible.

Our investigation revealed the cause of the loss was due to the factory wiring in area of the distribution center.

Enclosed is the documentation of State Farm's claim. evidence is being held for your inspection. You may contact me at (877) 782-6424 to make arrangements to inspect the vehicle and/or part.

Please consider this letter as our demand to for reimbursement of \$12,011.50.

In order to assist you in evaluating and processing the subrogation claim we are asserting, we may provide nonpublic personal information about our customer. We are sharing this information to effect, administer, or enforce a transaction authorized by the consumer. However, you are neither authorized nor permitted to: {1} use the customer information we provide for any purpose other than to evaluate and process the subrogation claim, or (2) disclose or share the customer information we provide for any purpose other than to evaluate and process the 196F150 -196F150 Al22/03/50 subrogation claim.

HOME OFFICES: BLOOMINGTON, ILLINOIS 81710-0001

Page 2 12,011.50003

We are enclosing the necessary material to substantiate our subrogation claim in the amount of \$12,011.50.

Sincer**é**l)

Thelma L. Willis x8534 Claim Representative

(877) 782-6424

State Farm Mutual Automobile Insurance Company

PS: Attached find color photo, copy of the investigation report and our payment record.



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CONSUMER AFFAIRS

Malablablandhitainbaldalbadaldaldald

FORD ROTOR COMPANY ATTM: CONSUMER AFFAIRS DEPARTMENT

16800 EXECUTIVE PLAZA DR MD #3NE-B

DEARBORN NI 48126-4261

5 FEB 23 P2:34

RECEIVED

FEB 25 2005

Pebmary 15, 2005

INSUREE

DATE OF LOSS: September 22, 2004

CLAIM NUMBER

Ford Rocall #05828

PHONE NUMBER: 888-233-2675 FAX NUMBER: 610-251-3737

OFFICE HOURS: Mon - Pri 8:00am - 5:30pm

Dear FORD MOTOR COMPANY ATTN: CONSUMER AFFAIRS DEPARTMENT,

Please be advised that our insured owned a 2001 Ford F-150 VIN #1FTZX172X1 vehicle caught fire while unoccupied in a parking lot.

On September 22, 2004 the

According to our investigator, the damage was related to a defect. There was a recall on this model for a craise control switch which had the potential to short circuit and cause a fire mater the hood. Enclosed please (incl a copy of the Vehicle Origin and Cause Basesingtion conducted by Sterling Investigative Services.

If you would like to impect the vehicle please contact Alistate by February 28, 2005.

Sincorely,

BARBARA BROWN

BARBARA BROWN 610-251-3183 Allatate Insurance Company

> - 9/22/04 - 101 F2/50 - 1111 - Expt - 1128/01 - 650 - 7/28/01 - 650 . 130

FORD MOTOR COMPANY
RECEIVED
CLOSS UNIT
FEB 2 5 2005
OFFICE OF THE
GENERAL COUNSEL



OCTOBER 7, 2004

TO:

MARY LOU TAGUE, ALLSTATE INSURANCE

FROM:

STANLEY PALUSKI, STERLING INVESTIGATIVE SERVICES

STERLING CASE NO.:

04-842

YOUR CLAIM NO .:

INSURED:

DATE OF LOSS:

09/22/04

VEHICULAR ORIGIN AND CAUSE EXAMINATION

TYPE OF LOSS:

VEHICULAR FIRE

VEHICLE:

FORD

YEAR:

2001

MODEL:

F150

V.LN. No.:

1FTZX172X1N

PLATE:

NONE

LOCATION:

CO PART, PENNSBURG, PA

EXAM DATE:

SEPTEMBER 29, 2004

ASSIGNMENT:

CONDUCT AN ORIGIN AND CAUSE

EXAMINATION OF THE ABOVE MENTIONED

VEHICLE.

B) South Residence RA - South Jamber, New Years' 000019 Phone: 732-553-658 - Fac: 732-553-655

IDENTIFICATION

Positive identification of this vehicle has been confirmed by VIN character. The VIN characters do conform to the physical and mechanical description of this year, make and model of vehicle.

<u>DMV INSPECTION STICKER</u>

The state safety and emissions ticker was consumed during the fire event.

LICENSE PLATES

None attached.

VEHICLE DESCRIPTION

This is a two door, pick up truck vehicle design, three year old vehicle, white in color. The exterior was in good condition despite the fire related damage.

EXTERIOR

No major collision damages were noted. No prior repaired or prior un-repaired damages were noted to the exterior body panels. The frontal region of the vehicle was damaged during the fire event.

EXTERIOR BURN PATTERNS

The exterior burn patterns are noted to the hood panel, fender panels, front grille, front bumper and windshield area of the vehicle.

OXIDATION

Oxidation in the form of rust, which is a result of direct flame impingement and conductive heat transfer is noted to the hood panel and fender panels of the vehicle. The engine compartment also exhibited oxidation to the metal components.

HEAT RELEASE RATE

The heat release rate was intense within the engine compartment. The fire event entered the interior through the main wiring harness and air inlet duct consuming a minor portion of the interiors organic based material.

FIRE DEPARTMENT DAMAGES

The hood panel was damaged from forcibly opening the hood to extinguish the fire event.

FIRE TRAVEL PATTERNS

The fire travel pattern is noted as a fire propagating from the left side region of the engine compartment. The fire event progressed throughout the engine compartment consuming all organic based material within its path. The fire event eventually entered the interior through the main wiring harness and air inlet duct located at the separation wall. The fire event progressed to the rear of the interior consuming a minor portion of the organic based material.

INTERIOR

The vehicle is equipped with two front bucket seats. Visual examination of the interior revealed the seating surfaces exhibited minor heat related damages. The upper region of the dash was also noted consumed during the fire event. The lower lying areas were not completely consumed highly suggesting that the fire event traveled through the headliner of the vehicle.

ENGINE COMPARTMENT

The vehicle is equipped with an 8-cylinder fuel injected gas powered engine. The transmission is of the automatic transmission design with four-wheel drive capabilities. An examination of the fluid displacement levels revealed all were within the manufactures recommendations with clean fluid.

TIRES AND WHEELS

Examination of the road tires revealed they were Dunlop steel belted radial tires of size P225/70 R16. An examination of the available tread depths revealed an average tread depth of 10/32 of an inch. The road tires were mounted to the factory cast aluminum rims.

ORIGIN AND CAUSE

The fire originated at the left side region of the engine compartment at the wiring harness area. An examination of the wire harness located at the left side area revealed it was completely consumed during the fire event. An examination of the wiring revealed severe areing to wires, which were routed from the left to right side near the distribution center. Due to the extent of the fire related damages I could not effectively determine were the wire was connected. It is my opinion that the wires with areing shorted, which resulted in the fire event, however due to the severity of the fire related damages the exact cause could not be determined. Overall the fire event is electrical in nature however the exact cause of the electrical failure could not be determined.

EVIDENCE RÉTAINED

None.

PRODUCT RECALL

A research of the National Highway and Traffic Safety Association data banks revealed no recalls pertaining to electrical fires within this area.

CONCLUSION

It is my expert opinion based within a reasonable degree of forensic probability, based on my training, education and experience that:

The fire originated at the left side region of the engine compartment in the wiring harness, which contains wires routed from the left side to the distribution center. The fire event was electrical in nature however due to the severity of the fire event I could not determine the exact cause of the electrical failure. All other potential causes such as incendiary have been ruled out. The burn patterns interpreted in the engine compartment as well as the arcing to the wires fully support the cause and origin of this fire.

STANLEY PALUSKI

AUTO & TECHNICAL FORENSIC DIVISION

ASE CERTIFIED TECHNICIAN
REGISTERED BONDED LOCKSMITH
FORENSIC LOCKSMITH
ORIGIN AND CAUSE EXPERT
AUTO THEFT EXPERT



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S. N. BHATT, P.E. MEM ENGINEERING 4200 KINGS POINT ROAD, EXCELSIOR, MINNESOTA 55331

Tel: (952) 472-5595 Fax: (952) 472-6945

February 8, 2005

Mr. Mark Hagen Met Life Auto & Home P. O. Box 158. Oregon, WI 53575

Re:

Fire: 12-8-2003 Claim No

MEM Proj. No. T039

Dear Mr. Hagen:

This report concerns the investigation of the cause of a fire that is reported to have occurred at the cause residence, and a second of the cause of a fire that is reported to have occurred at the cause residence, and a second of the cause of a fire that is reported to have occurred at the cause of a fire that is reported to have occu

Preliminary information regarding the fire was obtained from Mr. Jeff Washinger of ILS, Inc., who had conducted initial investigation(s) of the fire. The preliminary data indicated that the subject fire was initially detected by the subject fire was parked in the garage. Initially, there was fire in the engine compartment, but not in the passenger compartment. Specifically, fire was observed coming from the front wheel well on the passenger side.

Prior to the fire, the vehicle had been driven into the garage and parked at about 2250 hours. No unusual signs were noticed at that time.

Service history of the vehicle indicates that body repairs were performed following a deer accident in December 2002. No engine damage was reported. Engine head gasket was replaced in 2002. In September 2003, the engine sensor was replaced. Seat belt system has been serviced under a recall. No prior problems were noticed on the day of the fire.

I inspected the subject Ford F-150 pick-up, VIN 2FTRX17W910 at the scene of the fire on December 29, 2003 and viewed it again on November 10, 2004 in Rochester, MN, where it has been stored. The examinations were non-destructive and no disassembly was performed.

च्यान्ड्य हिंग

Photo 1 shows a close-up of melting of copper wires due to electrical faulting found during the examinations. The electrical faulting was located near the starter relay mounted on the engine side of the firewall, on the passenger side, and appeared to involve the cable going to the relay input terminal. Photos 2 and 3 show progressively distant photos of this area. As shown in photo 4, there appeared to be another area of electrical faulting, observable through the right-front wheel well, where battery cable appeared to have faulted against the frame.

Based on the available data, it is my opinion that the occurrence of the fire in the parked vehicle that had not shown previous unusual symptoms was due to electrical faulting in the area of the starter relay input cable. The cable remains energized even in a parked vehicle, and has a high level of fault energy available to cause ignition of cable insulation and combustible accumulations.

Additional photos taken during the examinations are preserved in digital form. No further activities are planned in this investigation, unless specific instructions are received.

Yours truly,

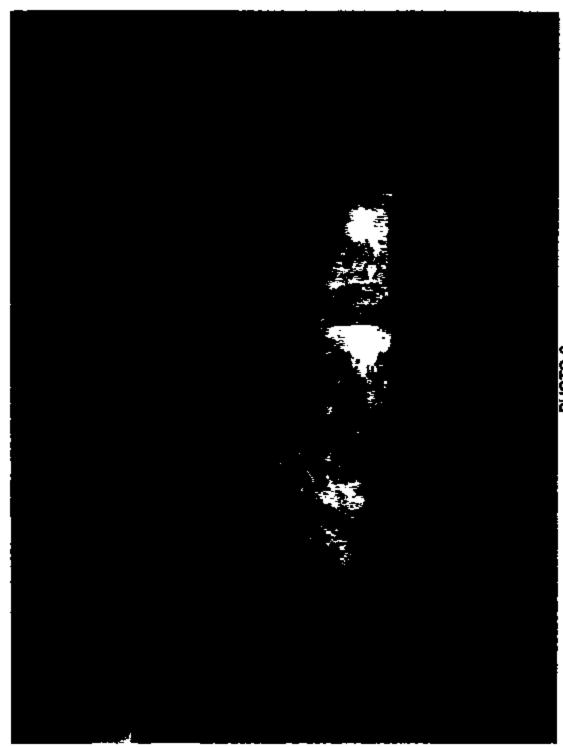
S. N. Bhatt, P.E.

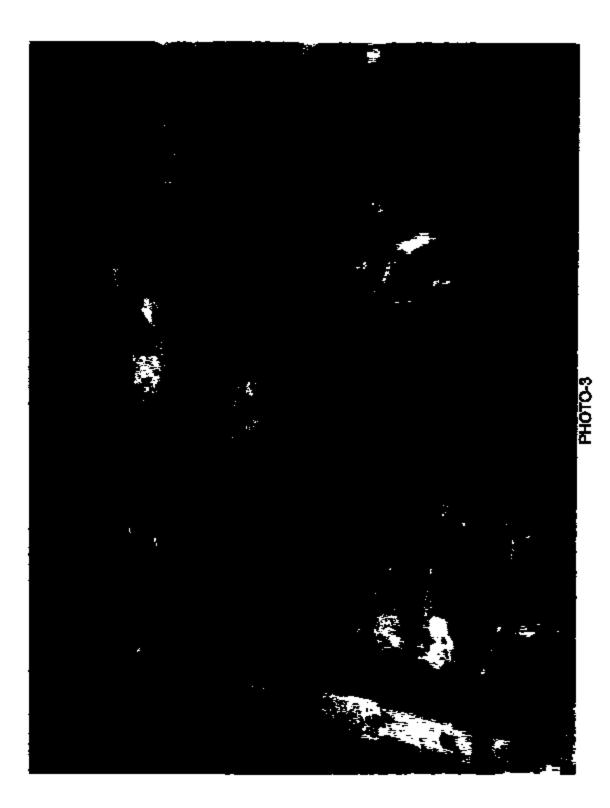
Lord 3hatt

Encl Photos 1-4



~ 1







FACT DATA WORKBOOK.



RESIDENCE SPRING VALLEY, MINNESOTA

properted fact

MET LIFE, AUTO AND HOME

propered by:

INVESTIGATIVE & LOSS CONTROL SERVICES, INC.
PRIOR LAKE, MINNESOTA

RESIDENCE SPRING VALLEY, MINNESOTA

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FACT DATA WORKBOOK.

REQUEST FOR INVESTIGATION.

prepared from

Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

I.L.C. REQUEST FOR INVESTIGATION

| DATE: DECEMBER 9, 2043 | TIME: 10:00 A.M. | | |
|--|-------------------------|--|--|
| REQUEST FROM: MET LIFE, AUTO & HOME | | | |
| ADDRESS: PO BOX 126, ONALASKA, WISCONSIN 546 | 50 | | |
| TELEPHONE: | | | |
| DATE OF LOSS: <u>DECEMBER 8, 2003</u> | TIME: <u>f1:00 P.M.</u> | | |
| LOCATION OF LOSS: SPRING VALLEY, MINNESOTA | <u> </u> | | |
| NAME OF INSURED: | | | |
| ADDRESS: SPRING VALLEY, MI | NNESOTA | | |
| TELEPHONE | | | |
| PERSON TO CONTACT: | | | |
| TELEPHONE: | | | |
| TYPE OF INVESTIGATION: FIRE ORIGIN AND CAUSE | | | |
| investigator: <u>Jeffrey J. Washinger, sr.</u> | | | |
| DATE INVESTIGATION STARTED: DECEMBER 11.2 | 103 | | |
| RESPONSIBLE ATTORNEY: N/A | | | |
| ADJUSTER ASSIGNED: SPENCER FUNK | PHONE: (608) 792-3785 | | |
| LOCAL AUTHORITY: SPRING VALLEY FIRE DEPARTMENT | | | |
| ADDRESS: 120 WEST COURTLAND, SPRING VALLEY | , MINNESOTA 55975 | | |
| EXPERTS INVOLVED: SID BHATT, ENGINEER | | | |
| PHOTOGRAPHS: I.L.C.: YES | OTHERS: YES | | |
| MEDIA COVERAGE: YES | | | |
| EVIDENCE COLLECTED: YES (SEE EVIDENCE COLL | LECTION LIST) | | |

FACT DATA WORKBOOK.

PARTIES INVOLVED.

فثم ومنتظمها

Investigative & Loss Control Services, inc. Prior Lake, Minnesota

PARTIES INVOLVED

INSURANCE COMPANY:

Met Life, Auto & Home PO Box 126 Onalaska, Wisconsin 54650

> Spencer Funk, General Adjuster (608) 792-3785 Mark Hagen, Recovery Specialist (608) 835-1913

RESPONSIBLE INVESTIGATOR:

Investigative & Loss Control Services, Inc. (952) 891-2192 13909 Fawn Ridge Way Apple Valley, Minnesota 55124

Jeffrey J. Washinger, Sr., Investigator

RESPONSIBLE ENGINEER:

MEM Engineering (952) 472-5595 4200 Kingspoint Road Excelsior, Minnesota 55331

Sid Bhatt, Engineer

INSURED/LOSS SITE:

Spring Valley, Minnesota

AUTO DEALER:

Rochester Ford 4900 Highway 52 North Rochester, Minnesota 55901 (507) 288-7564

MAINTENANCE PROVIDER:

Peterson Motors 1100 North Broadway Street Spring Valley, MN 55975 (507) 346-7335

INSURANCE FOR MAINTENANCE PROVIDER:

Auto Owners Insurance Company P.O. Box 7159 Rochester, MN 55903 (507) 288-6162

Greg Thompson, Claims Representative

INVESTIGATOR FOR MAINTENANCE PROVIDER:

E.F.I. 7160 Shady Oak Road Eden Prairie, MN 55344 (763) 424-8918

Stephen Woodford, Investigator

BODY WORK PROVIDER:

Preston Service Plus 608 Houston Street, NB Preston, MN 55965 (507) 765-3846

INVESTIGATOR FOR FORD MOTOR COMPANY:

Newell Investigative Services, Inc. P.O. Box 907068 Gainesville, GA 30501 (770) 297-7138

Larry Helton, investigator

EVIDENCE LOCATION:

Mooty Towing and Repair #17 11th Street, N.E. Rochester, MN 55906 (507) 289-2955

LOCAL AUTHORITY:

Spring Valley Fire Department 120 West Courtland Spring Valley, MN 55975 (507) 346-02150

Chris Czapiewski, Fire Chief

STATE FIRE MARSHAL

Minnesota Department of Public Safety State Fire Marshals Office 444 Cedar Street St. Paul, MN 55101

Stove Wolf, Deputy State Fire Marshal

FIRE DEPARTMENT REPORT.

propered by:

Investigative & Loss Control Services, Inc. Prior Lake, Minnesota I

Investigative/Loss Control Services 6028 150th Street, S.E.

Prior Lake, Minnesota 55372 952/447-1234

Fax: 952/447-1233

December 18, 2003

Chief Chris Czapiewski Spring Valley Fire Department 120 West Courtland Spring Valley, MN 55975

Re: Request for Fire Department Report

Residence

Spring Valley, Minnesota D.O.L.: December 8, 2003

Dear Chief Czapiewski;

Please accept this communication as my formal request for copies of the Spring Valley Fire Department Response Report for the above referenced fire loss occurrence.

We are conducting an independent investigation into this fire on behalf of the property insurance carrier. Met Life, Auto and Home Insurance Company. The fire occurred at the rezidence; in Spring Valley. The date of fire occurrence was December 8, 2003 with the fire being reported at approximately 2300 hours.

I would request one copy of your response report for that incident. If you wish, you may fax the report to my attention at fax number (952) 432-8376. Thank you for your attention to this request. Please contact me if you have any questions.

Very truly yours;

Jeffrey J. Washinger, Sr. Irrvestigator

FACT DATA.

prepared by:

Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

RESIDENCE SPRING VALLEY, MINNESOTA

<u>FACT DATA.</u>

A. DATE OF LOSS:

December 8, 2003

2300 hrs.

B. LOCATION OF LOSS:

Spring Valley, MN

C. NAME OF INSURED:

D. LOCAL AUTHORITY:

Spring Valley Fire Dept. Chief Chris Czapiewski

E. STATE AUTHORITY:

State Fire Marshals Office Steve Wolf, D.S.F.M.

F. YERICLE INVOLVED:

2001 Ford F-150 Pick-Up VIN #: 211RX17W91

G. VEHICLE PURCHASED FROM:

Rochester Ford 4900 Highway 52 North

Rochester, MN 55901

H. PERIODIC MAINTENANCE:

Preston Service Plus 608 Houston Street, N.E. Preston, MN 55965

I. COLLISION REPAIR WORK:

Peterson Motors 1100 North Broadway St. Spring Valley, MN 55975

J. PRE-FIRE FACT DATA:

- All periodic maintenance recommended for vehicle followed by owner.
- No problems encountered with electrical system of vehicle.
- Engine sensor replaced in September of 2003.
- · Recall for seathest problem taken care of by dealer.
- Accident involving deer occurred in December, 2002. Body repairs made by local Body Shop. No engine damage reported as a result of this collision.
- Vehicle operated on day of fire occurrence. Travel to and from place of employment. No problems encountered.



FACT DATA: (cont.)

J. PRE-FIRE FACT DATA: (cont.)

- Vehicle returned to residence at approximately 2250 hours on December 8, 2003.
- Vehicle pulled into eastern-most bay of double car garage common to west side of structure.
- · Vehicle turned off after parking in bay. No vehicle located in western-most bay.
- Interior garage lights turned off.
- Both garage doors closed.
- Exterior coach lights are turned off.
- No appliances plugged into outlets common to garage.
- No unusual smells of smoke or visible amoke observed in garage at time of return.
- No hot odors from vehicle observed at time of return to gauge.
- Richard Barth enters structure through east side personnel entry door leading from garage.

K. FIRE DISCOVERY FACT DATA:

- At 2300 hours on December 8, 2003. The transfer hears a "popping" sound coming from garage area. No smoke noticeable in dwelling at this time.
- Travels to west side entry door leading into northeast corner of garage and opens this door.
- Observes fire consuming engine hood of Ford F-150 pick-up. Fire also observed coming from passengers side from wheel well.
- Observes no fire in passengers compartment of vehicle. All fire is observed burning in the engine compartment.
- Advised Wife to call the fire department. Retrieved a fire extinguisher from laundry room and attempted to enter garage from west side personnel door.
- Was unable to gain entry to garage due to heavy heat. Reached through door and attempted to activate automatic garage door openers. West side door went up.
 East side door did not go up. Unsure if he completely pushed east side door opener mechanism.
- Traveled through house to the south side main entry door and proceeded to the exterior south wall of the west side garage.
- Observed west side garage door open and east side garage door closed.
- Attempted entry through open west side garage door, but encountered heavy black smoke from interior.
- Observed fire still burning in engine compartment of Ford F-150 Pick-Up. No visible fire occurring anywhere clae in garage area.



FACT DATA: (cont.)

K. FIRE DISCOVERY FACT DATA: (cont.)

- Was unable to get close enough to vehicle to use extinguisher.
- Exited structure and was greeted by County Sheriff who arrived on the scene and prevented him from attempting further entry.
- enters vehicle parked in west-side driveway and removes vehicle from premises.
- As included is removing her vehicle from driveway.
 bserves west side overhead door close by itself. Then observes east-side overhead door open completely by itself and then close ½ way.
- Observes fire beginning to spread on garage roof. Siding on the southwest corner
 of structure beginning to melt. Soffits common to south side of structure
 beginning to fall off.
- Observes roof collapse over garage 10 minutes later.

L. FIRE DEPARTMENT OBSERVATIONS:

- Spring Valley Fire Department Dispatched at approximately 2300 hours. Unit arrival under the command of Fire Chief Chris Czapiewski.
- Heavy fire involvement through west side garage area.
- Roof collapse over garage area already occurring.
- Fire Burning through north side garage most with horizontal fire spread to the east.
- Involvement beginning to take place on west side of north side roof deck common to the dwelling.
- Initial attack through open garage doors on south side of garage. Secondary lines to north exterior of structure.
- Entry into structure through south side main entry door. Advance to interior northwest corner of dwelling.
- All fire common to structure located above ceiling level and spreading through the north interior attic space.
- Attack crews overhead ceiling spaces in laundry, kitchen and dinette. Fire
 Discovered burning in attic space common to north interior portion of dwelling.
- Exterior and interior attacks utilized to extinguish fire in interior attic space.

RESIDENCE SPRING VALLEY, MINNESOTA

FACT DATA: (cont.)

M. SITE EXAMINATION FACT DATA:

- · Heavy collapse of entire garage roof assembly.
- Outward collapse of south, west and north walls of garage.
- Heavy consumption of roof deck structural elements common to northeast interior corner of garage.
- Heavy consumption of northeast corner wall construction elements.
- Remains of sheetrock common to east garage wall develop pattern extending from front passengers side of vehicle.
- Examination of upper portions of collapsed wall sections illustrate heavier flame impingement damage to upper sill plates. Lower wall sections illustrate lesser direct flame impingement damage.
- Fire travel to east through common wall between garage and dwelling. Fire travel
 through north end of common wall into joined west side attic space.
- Examination of interior attic space common to laundry room establishes fire travel moving eastward from the garage area.
- Heavy consumption and collapse of north side roof deck over kitchen, laundry and diving room area.
- Lesser amounts of fire damage to east side of attic space common to dwelling.
- No low level fire damage to rooms located on main floor of dwelling.
- No fire damage extension in basement level of structure.
- Complete consumption of engine compartment hand for vehicle.
- Melt down of lighter weight metals and plastics common to engine compartment.
- Outward fire travel from engine compartment through fire wall and into center portions of interior passengers compartment dash board area.
- Heat patterns established on upper portions of rear fire wall common to engine compartment.
- Heavy consumption of aluminum radiator components.
- Heavy consumption of insulation jackets common to wiring harnesses and bundles.
- Downward melting of upper portions of battery.
- Complete consumption of radiator hoses and engine drive belts.

RESIDENCE SPRING VALLEY, MINNESOTA

FACT DATA: (cont.)

N. INVESTIGATION STATUS:

- · Investigation is continuing. File status is open.
- Notified parties inspection of site scheduled for December 29, 2003.
- Vehicle removal on that date.
- Vehicle and associated evidence storage at Mooty Towing and Repair in Rochester, Minnesota.
- Ongoing examination of evidence to be scheduled at a later date.

WITNESS STATEMENTS.

propered by:

investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

RESIDENCE SPRING VALLEY, MINNESOTA

WITNESS STATEMENT

| This is Jeff Washinger, Fire Investigator for Met Life, Auto & Home. Today's date is December 11, 2003. It is approximately 1:15 p.m. We are going to be speaking with the state of the single-family dwelling located at a special section of the single-family dwelling located at approximately 11:00 p.m. We are taking statement as part of a fire origin and cause investigation into that incident. |
|--|
| JW: procounce your name and spell your last name for me please. |
| RB: |
| JW: the correct address for the house is what? |
| RB: |
| JW: In Spring Valley, Minnesota? |
| RB: Yes. |
| JW: What is the zip code? |
| RB: |
| JW: Did you have a telephone at the house? |
| RB: Yes. |
| JW: What was the phone number at the house? |
| RB: |
| JW: Richard, are you aware I am tape recording the conversation? |
| RB: Yes. |
| IW: Same for y |
| KB: Yes. |
| IW: And I'm doing that with your permission? |

RB: Yes.

JW: The house is relatively new correct?

RB: Two years old.

JW: This was a modular home?

RB: Yes from Winona Homes.

JW: When did you establish residence in the house?

RB: April a year and a half ago.

JW: April of 2001?

RB: Yes.

JW: Aside from you and does anybody else live in the house?

RB: No.

JW: are you employed?

RB: Yes.

JW: Who do you work for?

RB: Stewartville Care Center; I'm an LPN.

JW: . bow about you?

KB: I'm an RN.

JW: Same place?

KB: No.

JW: Where do you work?

KB: Spring Valley Care Center.

JW: When you bought the house, mortgage on the house?

RB: Yes.

JW: Who was that through?

RB: Penn Federal.

JW: What was the purchase price of the house?

RB: \$67,000 just for the bouse.

JW: Was there a lot expense?

RB: Lot and basement.

JW: How much were they?

RB: About \$60,000.

JW: So total your loan amount was about \$127,000.

RB: Yeah, \$133,000 I think.

JW: That was the amount of the mortgage, \$133,000?

RB: Yes.

JW: What were your monthly payments?

RB: Right now its \$9...

KB: For the first year it was \$1098.

RB: Yeah, but now we refinenced it and they are \$954.

JW: You refinanced when?

RB: Six months ago.

JW: June/July of this year?

RB: Yes.

JW: All payments up to date when the fire occurred?

RB: Yes.

JW: I want to talk about the day of the fire and your observations and then we'll get some more details on the vehicle itself. You returned home from work the night of the fire. You got home at what time?

RB: About 10:50 p.m.

JW: Was already home?

RB: Yes, she was off that night.

JW: You perked your truck in the east side of the garage?

RB: Correct

JW: And went in the house?

RB: Yes.

JW: Ten minutes later roughly?

RB: Right, we heard a popping sound.

JW: Just tell me what you did next?

RB: I went out through the kitchen to the back door.

JW: This is the door that goes into the garage?

RB: Goes into the garage. I opened the door.

JW: Tell me what you saw?

RB: Saw the hood of the truck on fire. Fire coming out from underneath and around the wheel-well.

JW: Fire was burning the hood of the truck and coming out from the wheel-well?

RB: Right

JW: Was there any fire in the passenger's cab at that time?

RB: No.

JW: Had the fire got to the ceiling at all yet?

RB: No. JW: All contained in the engine?

RB: Right there.

JW: What did you do next?

RB: Shut the door and told to call 911. I grabbed the fire extinguisher and tried

to go back through the door to the garage.

JW: You couldn't get through there?

RB: It was too hot. I reached to open the overhead doors.

JW: That was for both of the doors?

RB: Yes.

JW: Did both of those doors open?

RB: The west door did; the east door did not.

IW: So the west door went up; your east door where your truck is parked did not go

up?

RB: Did not right away. I grabbed my coat, went out the front door and I has

she opened up the patio doors and then followed me out.

JW: In the meantime you used the phone to call 9117

KB: Yes.

JW: Did you get through? Did the phone work ok?

KB: Yes.

JW: When you get outside Richard just take me through that.

RB: I went to the garage and tried to get in. Smoke was rolling out. I was unable to

get in there.

JW: Let me stop you. When you get out is the east side door still down?

RB: It is still down yes.

JW: The west side door is open?

RB: Open yes.

JW: You tried to go through the west door?

RB: West door. Smoke was just pouring out.

JW: Heavy smoke?

RB: Yes.

JW: Black?

RB: Black.

JW: Could you see any fire from the west door?

RB: Yes, coming from underneath from the engine area.

JW: Still up in the engine compartment?

RB: Yes.

JW: Cab not burning yet that you could tell?

RB: Just on the bood.

JW: So you weren't able to get in and use your extinguisher?

No, and that's when the Deputy Sheriff pulled up. RB: then moved her car

away from the garage.

JW: was that parked exterior to the garage? It wasn't parked in the garage

correct?

It was on the driveway about 2 to 21/2' from the west door. KB:

RB: She backed out and then the west door went down and the east door went up and

back down about halfway.

was backing her car out? JW: So that was as

RB: Yes.

JW: The west door came down? RB: Came down.

JW: By itself?

RB: By itself.

KB: I have that control in my car and I didn't push it.

JW: And the east door went the whole way up and then halfway down?

RB: Yes, halfway down and stopped.

JW: I'm assuming you just waited for the fire department to get there?

RB: Right.

JW: As you are waiting for the fire department, can you tell me about how this fire progressed?

RB: It went up through the roof.

JW: You're talking about the garage roof right?

RB: Garage. The siding started melting in the front and the soffits were falling off. Shortly thereafter it went up through the roof of the garage. About ten minutes later, it collapsed straight down.

JW: So within about 10 minutes of it breaching the roof that roof collapsed?

RB: Yes.

JW: Could you ever see fire burning through the roof of the house?

RB: Later yes.

JW: That's all I wanted to establish. That was later.

RB: Yes, probably 10 or 15 minutes later.

KB: The fire department was there dousing it with water.

FW: Let's talk about the truck a little bit. This is a 2001 Ford F-150?

RB: Correct.

JW: Where did you buy it from?

RB: Rochester Ford.

JW: It was new when you bought it?

RB: Yes, 72 miles on it.

JW: When did you bury it?

RB: June of 2001.

JW: Since the time that you bought the truck have you had any problems with the

vehicle?

RB: I had a sensor go bad on it about six months ago. It was replaced by the Ford

dealership here in town. I had a recall on seatbelts.

JW: That was taken care of?

RB: That was taken care of. Had some body work done on it due to a deer.

JW: Let's talk about that. When did you hit the deer?

RB: Four or five months ago. It was this late summer.

JW: So we're looking at August or September?

RB: Yes.

JW: What kind of damage was done to your vehicle when you hit the deer?

RB: Front driver's side light was knocked out; front quarter panel, front driver's side

door and rear quarter panel were dented and repaired by Preston Service Plus; it's

a body shop.

JW: Was there any damage done to the engine or the components thereof?

RB: No.

JW: Were you able to drive the vehicle after you hit the deer?

RB: Yes.

JW: Any other problems with the vehicle?

RB: No.

JW: You've been pretty religious about the periodic maintenance on it?

RB: Yes, oil changed every three months. That was done by the dealer here in town.

JW: Who is that?

RB: Peterson Motors.

IW: Axide from just the oil changes and stuff like that did Peterson do any other work

to it?

RB: They changed the sensor, rotated the tires and they had to change a head gasket.

That was leaking.

FW: The head gasket was leaking?

RB: Yeah, they replaced it.

JW: How long ago was that?

RB: This spring.

JW: Spring of 2003?

RB: Yes.

JW: When you returned from work on the evening of the fire Rich, both garage doors

were down after you entered?

RB: Yes.

JW: Were any of the interior lights on in the garage?

RB: No.

IW: Is there anything plugged into any of the outlets in the garage?

RB: The garage door opener.

IW: That's the one on the ceiling?

RB: On the ceiling and that light stays about two minutes.

fW: But as far as the wall outlets, there isn't anything plugged into the wall outlets?

RB: No.

JW: Were any of the coach lights on?

RB: No.

JW: You had some Christmas decorations that were up on the main part of the house

correct?

RB: Christmas lights along the gutters.

JW: But nothing on the garage?

RB: No, and they were unplugged.

JW: Where do you normally plug those in?

RB: By the front door; the exterior outlet.

JW: Is there any ceiling in the garage?

RB: No.

JW: You were teiling me about the insulation of a firewall between the house and the

garage attic space?

RB: Right.

JW: You put that in yourself?

RB: My father-in-law and I did yes.

JW: What did that consist of?

RB: Sheetrock.

JW: Size 5/8"?

RB: Yes.

JW: Two sheets, one sheet?

RB: One sheet thick.

JW: So the entire west exterior wall of the house was all 5/8" sheetrock, floor the

whole way up to the roof peak?

RB: Yes.

JW: From that wall out into the garage was all open?

RB: Right.

JW: Had you been having any problems at all with the electrical circuits common to

the garage area?

RB: No.

JW: Any problems at all with the overhead garage door openers?

RB: No.

JW: Were there any flammable liquids stored in the garage?

RB: Can of gas, Coleman fuel, for the stove.

JW: That was in the camper topper?

RB: Yes.

JW: No gasoline?

RB: No gasoline. No mowers.

IW: The rear door, the north side door, was that locked and secured?

RB: Yes.

JW: Is kept looked?

RB: Yes.

JW: I think that's all the questions we have for you right now. Once again

you are aware we tape-recorded the conversation?

RB: Yes.

JW: That was ok with you?

RB: Yes.

JW: All done thank you.

DIAGRAMS.

propered by:

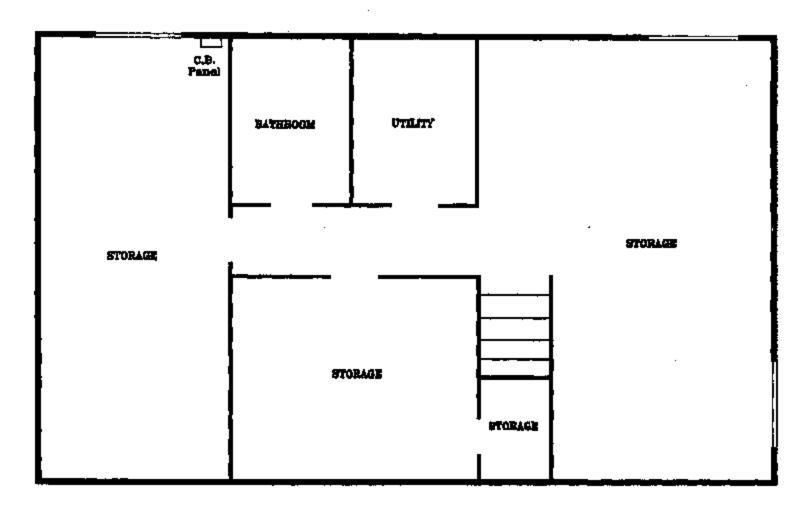
Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

LAUNDRY/HALLWAY BATEROOM STUDY KITCHEN/DINETTE CLOSSET WALK-IN MARTER CLOSET BATH CARACE CLOSET CAPELA OF FINE OPECINO MASTER REDROOM LIVING BOOM BEDROOM RENDENCE SPRING VALLEY, MINNESOTA

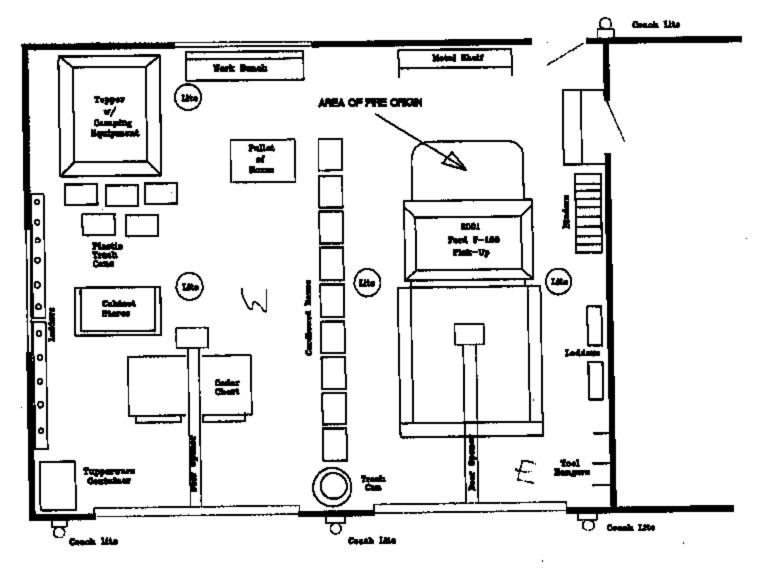
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UPPER FLOOR LAYOUT





BASSMENT LEVEL LAYOUT



SITING VALLEY, MINNEBOTA

GARAGE LAYOUT

DOCUMENTS.

brobered plu

investigative & Loss Control Services, inc. Prior Lake, Minnesota

EVIDENCE COLLECTION LIST.

propored by:

Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

RESIDENCE SPRING VALLEY, MINNESOTA

EVIDENCE COLLECTION LIST.

| <u> FTEM#:</u> | DATE: | LOCATION: | <u> FFEM:</u> | | |
|----------------|----------|---|---------------------------------|--|--|
| B-461 | 12/29/83 | EAST BAY, WEST SIDE GARAGE. | FORD F-150 PICK-UP TRÜCK. | | |
| B-012 | 12/29/03 | SOUTH INTERIOR FLOOR, EAST SIDE RAY, WEST SIDE GARAGE. | engine & Floor Debris. | | |
| B-003 | 12/29/03 | NORTH INTERIOR FLOOR, EAST SIDE BAY, WEST SIDE GARAGE. | ENGINE & FLOOR | | |

SITE INSPECTION SIGN-IN SHEET

propered by:

Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

REBIDENCE NUPECTION SITE INSPECTION SIGN IN SHEET DECEMBER 29, 2003

| NAME | COMPANY ADDRESS | REPRESENT | PHONE | FAX | Me | TIME OUT |
|--------------------|--|--------------------|-------------------------|----------------------|----|-------------|
| JEH WASHINGEL | 13909 Franklinia 10. After Vieway, Mail 55124 | MET. Life | 952 - 811 - 211 L | 452- 432- 8374 | 1 | |
| STEVE WOODFOILD | SHARY DAK RO SHARY PRAZINGE 56344 | PETERSON MOTORS | 763- 424 - 474 | SAME | | |
| 5-N-B-Katt | 4240 Kings PARAL Brabin Arm 55731 | Met Uje | 952- 472- 5895 | 952- 477- 6945 | | |
| harry Helter | Woods mill Grinssville Gar | Ford | 910 217 2137 | 71 A 241 1173 | | |
| Grea Thompson | Po Box 7159 7159 Rochesory 55903 | Auto- amers | 507- 788- UUI | 507- 288- 5371 | | |
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PHOTOGRAPHS.

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Investigative & Loss Control Services, Inc.
Prior Lake, Minnesota

INVESTIGATIVE & LOSS CONTROL SERVICES, INC. INVESTIGATION PHOTOGRAPHS

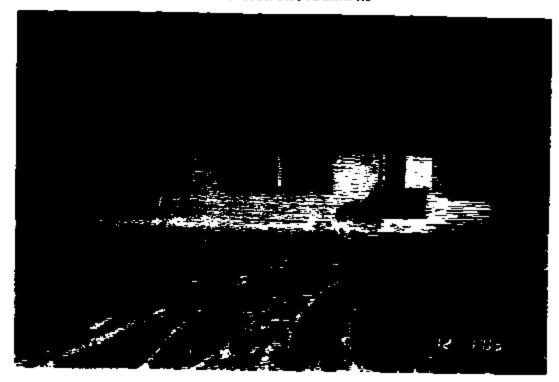


Photograph #1- Series identification documenting the loss site as in Spring Valley, Minnesota.



Photograph #2- Overview of conditions exhibited on the southwest corner of the structure. View is looking north.

INVESTIGATIVE & LOSS CONTROL SERVICES, INC. INVESTIGATION PHOTOGRAPHS



Photograph #3- Overview of the south exterior wall of the dwelling unit looking north.



Photograph #4- View taken from the southeast exterior corner looking northwest.

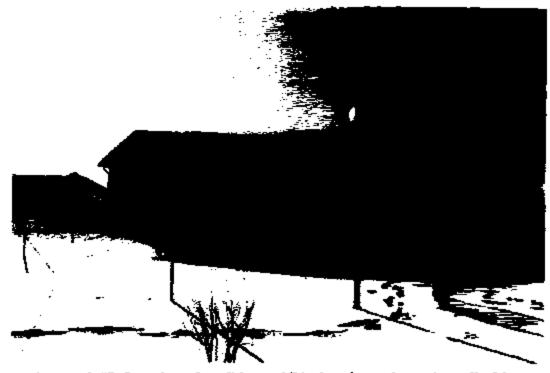
INVESTIGATIVE & LOSS CONTROL SERVICES, INC. INVESTIGATION PHOTOGRAPHS



Photograph #5- Documents conditions on the east exterior wall of the structure looking west.



Photograph #6- View taken from the northeast exterior corner looking southwest.



Photograph #7- Overview of conditions exhibited on the north exterior wall of the dwelling looking south.



Photograph #8- View taken from the northwest exterior corner looking southeast.



Photograph #9- View looking east along the north exterior wall of the west side garage area.



Photograph #10- View looking south along the west exterior wall of the garage.



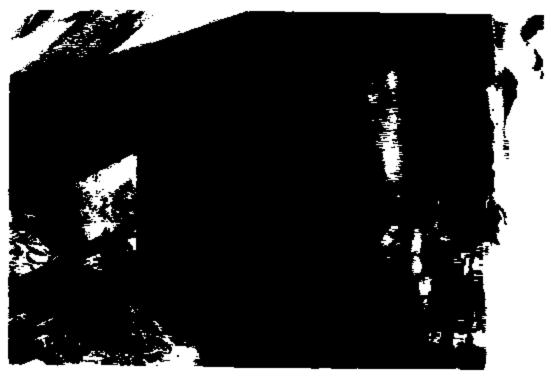
Photograph #11- Overview of conditions exhibited on the west exterior wall of the structure looking east.



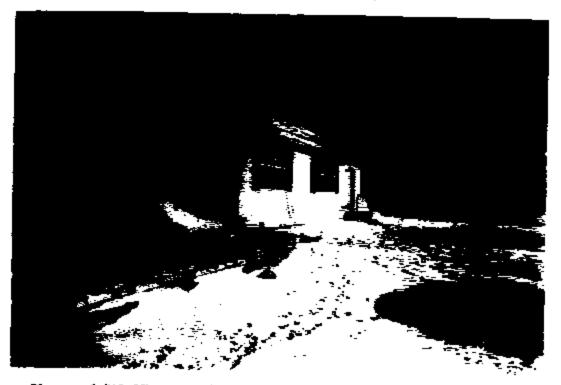
Photograph #12- View taken from the southwest exterior corner looking northeast.



Photograph #15- Shows the remains of the roof deck as it collapsed onto the rear bed of the Ford Pickup.



Photograph #16- Depicts conditions along the separation wall between the garage and the dwelling unit. This view shows the remains of sheetrock along the center and southern portions of the east interior wall.



Photograph #13- View taken from the southwest corner tooking east along the south exterior wall.



Photograph #14- Documents collapse along the south exterior well of the garage area looking north.



Photograph #17- Depicts the position of the Ford F-150 Truck in the east side garage hay area. View is looking south.



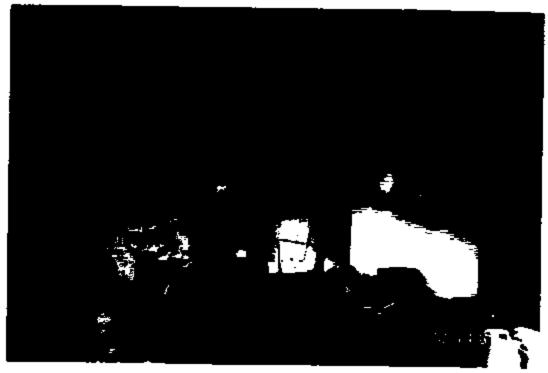
Photograph #18- Additional overview of the east garage wail taken from the north entryway door looking south.



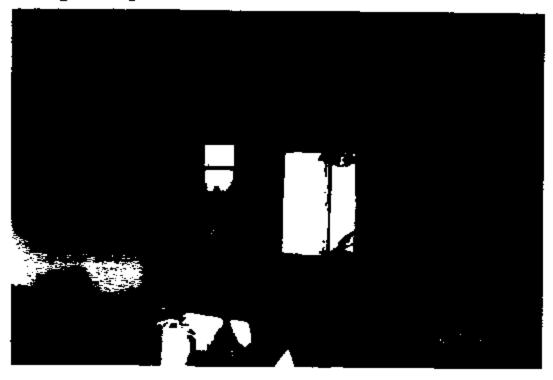
Photograph #19- Overview of the common attic space located above the garage and the west side of the dwelling unit.



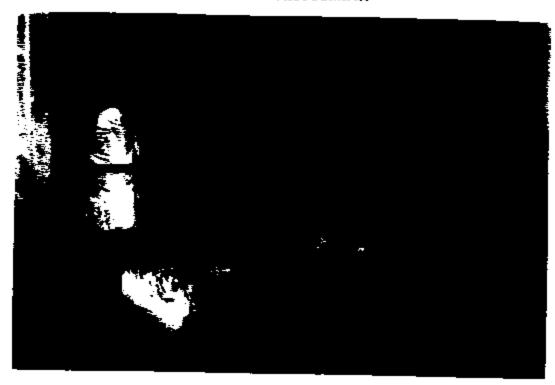
Photograph #20- Continued documentation of heavy fire damage occurring to the fire separation wall between the dwelling and the garage.



Photograph #21- View looking west from the south side main entrywey door through the living mom area.



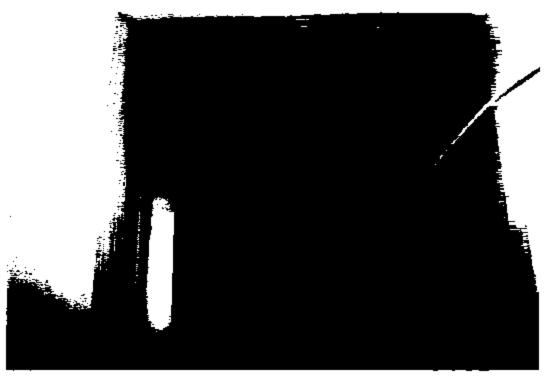
Photograph #22- View looking north from the south side entryway door showing the entry leading into the kitchen.



Photograph #23- Overview of conditions in the master bedroom area common to the southwest corner of the first floor.



Photograph #24- Shows the north separation wall for the master bedroom identifying the entryway doors for the walk-in closet and master bathroom.



Photograph #25- Depicts fire damage occurring above the ceiling for the west side master bethroom area.



Photograph #26- View looking east through the center and eastern interior portions of the south side living room.



Photograph #27- Visw looking east through the center and system portions of the kitchen and dining room area.



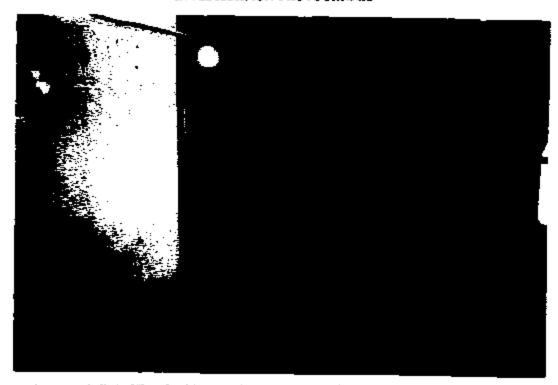
Photograph #28- Documents heavy damage above the ceiting level common to the dining room area.



Photograph #29- Overview of conditions exhibited in the southeast corner bedroom area.



Photograph #30- Overview of conditions exhibited within the northeast corner bedroom area.



Photograph #31- View looking north into the second bathroom area common to the cast side first floor level.



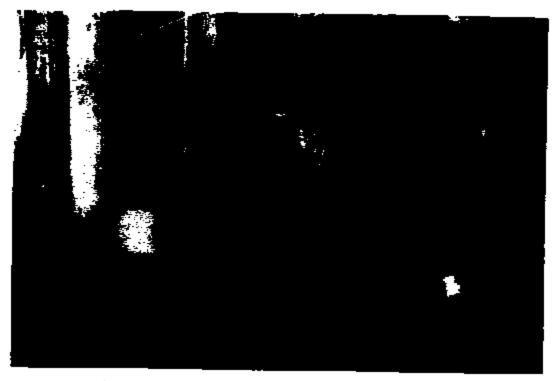
Photograph #32- View looking west from the east side hallway through the dinette and kitchen area.



Photograph #33- Continued documentation of fire flow within the attic space located above the ceiling for the kitchen and directe.



Photograph #34- Overview of conditions along the west interior wall of the kitchen showing the entryway door providing access to the mudroom area.



Photograph #35- View looking west through the mulmoon area showing the entryway for the master bethroom.



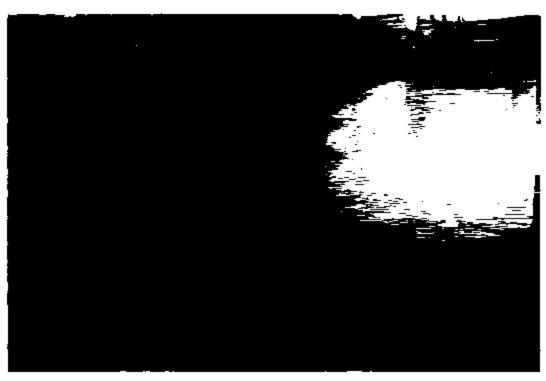
Photograph #36- Documents conditions above the ceiling common to the northwest corner mudroom area.



Photograph #37- Shows the interior stairwell providing access to from the south side main entryway door to the besement.



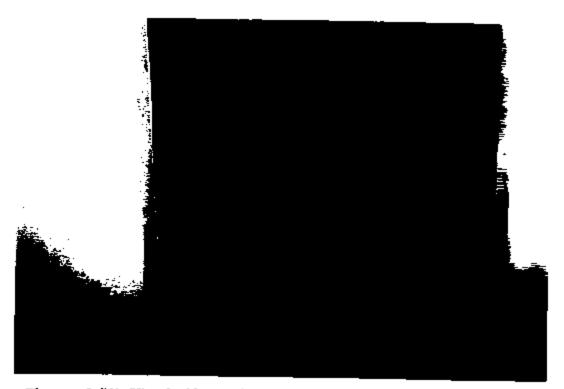
Photograph #38- Overview of the north interior portion of the basement area.



Photograph #39- View looking west towards the hallway for the basement.



Photograph #40- Additional view looking west down the hallway for the basement.



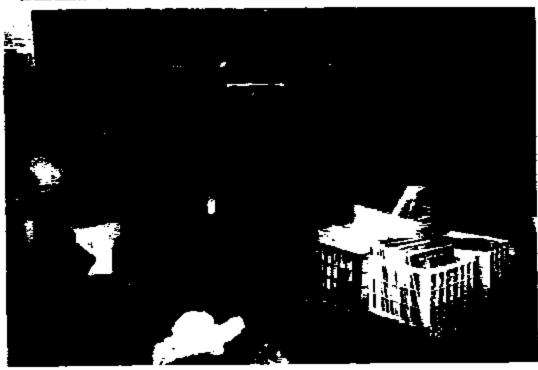
Photograph #41 - View looking north through the open doorway into the basement level utility room.



Photograph #42- Depicts conditions around the location for the gas-fired furnace.



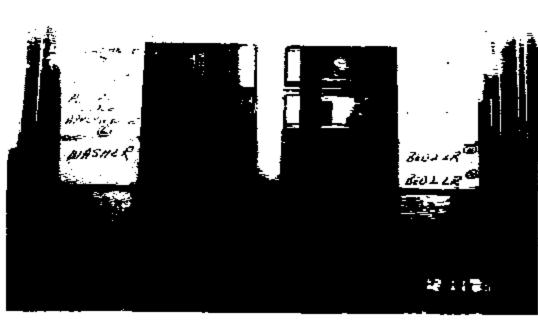
Photograph #43- Overview of conditions within the west side storage room area, south interior.



Photograph #44- View looking north through the center and northern interior portions of the west side storage morn.



Photograph #45- Documents the position of the circuit breaker panel in the northeast corner of the west side basement level storage room.



Photograph #46- Overview of the position of the breakers in the center and upper portions of the panel.



Photograph #47- Documents the position of the breakers in the center and lower portions of the panel. Note the garage outlets and garage lights breaker is in the tripped position.



Photograph #48- Overview of conditions exhibited on the south header for the west side garage.



Photograph #49- Overview of the surfaces of the west side garage wait.



Photograph #50- Continued documentation of the west side garage wall showing the conditions on the upper surfaces.



Photograph #51- Additional view looking north along the sections of the collapsed west wall.



Photograph #52- View looking south from the north exterior of the structure towards the garage.



Photograph #53- Documents heavy heat and fire travel proceeding vertically up the exposed vinyl siding to the cent of the door providing access to the garage.



Photograph #54- Overview of conditions on the front portion of the Ford F-150 Pickup.



Photograph #55- View looking south along the passenger's side of the pickup.



Photograph #56- Depicts conditions on the driver's side front quarter panel.



Photograph #57- View looking south along the driver's side exterior of the pickup.



Photograph #58- View taken through the driver's side window documenting conditions in the passenger's compartment.



Photograph #59- Overview of the driver's and passenger's sent common to the passenger's compartment.



Photograph #60- Shows the interior headliner for the passenger's compartment.



Photograph #61- Overview of the passenger's compartment taken from the passenger's side windshield area.



Photograph #62- Depicts conditions on the dashboard area of the passenger's compertment taking from the passenger's side window.



Photograph #63- Beginning documentation of the engine compartment of the vehicle. This view is taken from the passenger's side of the engine compartment looking towards the driver's side.



Photograph #64- Overview of conditions in the passenger's side of the engine compartment.



Photograph #65- Overview of the center top portion of the engine compartment.



Photograph #66- Shows the driver's side and center portion of the engine compartment.



Photograph #67- View looking through the engine compartment from the driver's side front quarter panel.



Photograph #68- Closer detail of the center portion of the engine compartment.



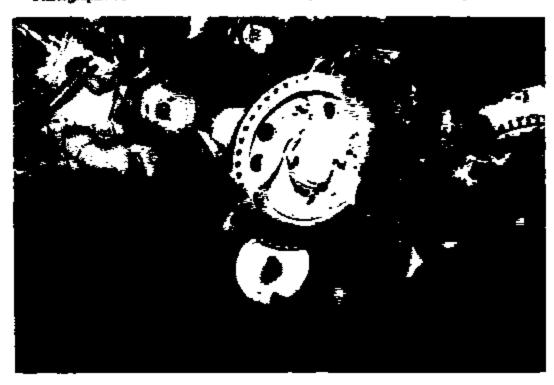
Photograph #69- Overview of conditions on the driver's side of the engine compartment.



Photograph #70- Overview of the front interior portion of the engine compartment.



Photograph #71- Additional view of the front portion of the engine compartment.



Photograph #72- View of the front of the engine taken tooking through the front grill work.



Photograph #73- Shows the remains of the aluminum radiator common to the driver's side of the front of the engine compartment.



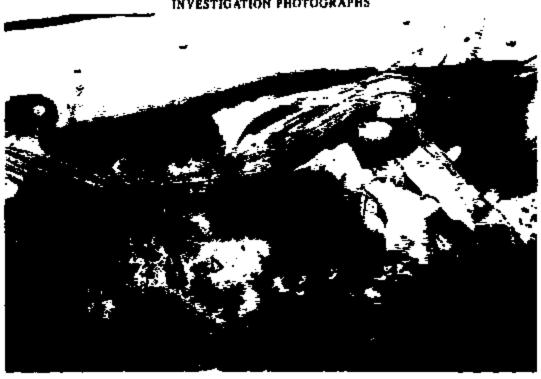
Photograph #74- Shows the center and passenger's side top surfaces at the rear of the engine compartment.



Photograph #75- Shows the center and driver's side top portions at the rear of the engine compartment.



Photograph #76 - Shows the top center portion of the engine noting heavy damage to the center rear of the engine compartment.



Photograph #77 - Closer detail of the passengers side rear of the top of the engine compariment.



Photograph #76 - Documents vertical fire travel patterns on the rear top surfaces of the fire wall extending from the peasengers side rear of the top of the engine.

INVESTIGATIVE & LOSS CONTROL SERVICES, INC. INVESTIGATION PROTOGRAPHS



Photograph #79 - Additional view of fire travel patterns on the top surfaces of the rear fire wall and engine hood frame.



Photograph #80 - Documents loading of the vehicle at the loss site for transportation to Rochester.

INVESTIGATIVE & LOSS CONTROL SERVICES, INC. INVESTIGATION PROTOGRAPHS



Photograph #81 - Documents offloading of the vehicle at the storage facility in Rochester, Minnesota.



Photograph #82 - Shows the vehicle in the storage garage along with evidence bags #2 and #3.

Frequet Field Claim Office F.O., Bax 441-PCL Presport, Mileoin (\$1038-044) SOC-364-0011

Noc 80-316-8123 815-306-5034

Marilife Auto & Home

New Sum

December 11, 2003

DEC 1 2 7003

Notice of Claim

Warning! Your access to evidence may be limited unless you respond immediately!

Location of Loss:

Peril:

Date of Logs:

Our fasured: Our Claimit

Your Product:

Spring Valley, MN

Pire 12/8/03

2001 Ford F150; VIN# 2FTRX17W91

Ford Meter Co. Office of General Counsel Attn: Shawn Norton (313) 845-4089

Dear Shawn:

You are hereby put on notice that the above identified insurance carrier, on its own behalf and that of its issured, may bring a claim against your company for property damage arising out of a fire that occurred at the address listed above.

Our preliminary investigation indicates that your company, either alone or in conjunction with others, may be responsible for the loss imagesuch as the available evidence and preliminary investigation points to this fire originating in the engine compartment of this vehicle and spreading to the home.

Services (of Maria in Asia & Course, a Security of Materialism Property and Country Security Company and in ASSESSE, Microbit, AS

144年1427

Princip III A 1901

CH00-660-LC-0162

Prespert Pick Claim Office P.O. Sur, 441-704. Prespect, Illinois \$1841-0441 310-864-7011

Para: 809-418-6021 896-908-6021

Mertife Auto & Home

You are hereby given the opportunity to have a representative of your company examine the fire scene before restoration is begun or the scene is otherwise substantially altered. Due to our insured's need to restore the fire scene, as well as the health and safety concerns in regard to leaving the scene in its present state, there is only a very limited period of time that the fire scene can be left undisturbed for your examination.

Accordingly, questions regarding this notice, this claim, or directions to the fire scene should be directed to the undersigned at (608) 835-1913.

In addition to service via the US Postal Service, this Notice is also being sent via facsimile and/or e-mail to provide digital proof of service. You are strongly encouraged to acknowledge receipt of the Notice by return phase call as soon as possible if you wish to preserve your access to the fire scene or other evidence. However, your fallure to acknowledge receipt of this Notice will not delay the time scheduled for restoration, cleasure or any other material changes in the fire scene.

Sincerely,

Mark D. Hagen Recovery Analyst

Serviced by NetLife facts & Heavy, a broad of Matempolitics Property and Convenity Experience Company and the All-Beson, Stewards, 21

MAINH 107

Maked in 115 A. (20)



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State Farm Insurance Company



5 FB -2 P1:21

January 24, 2005

P.O. Box 9613 Winter Haven, FL 93883-9813 (800) 901-7250

RECEIVED

FEB 0 3 2005

Ford Motor Company, Attn: Consumer Affairs

PO BOX 6248

MD-3NE-B

Dearborn, Michigan 48126

RR: Claim

Claim Number

Date of Loss

Our Insured : Your Reference: July 13, 2004

1997 Ford F-150, VIN #1FTDF1768VN

Dear Sir/Madam:

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

State Farm would like to give you the opportunity to inspect the vehicle and put you on notice of our potential subrogation claim. Our subrogation department will be following up with you to handle this claim. Thank you for your assistance in this matter.

Sincerely,

Joe Chang X8277 Claim Representative

(800) 301-7350

State Farm Mutual Automobile Insurance Company

FER & 4 2005

All Action Details for lesue

Print

VINE 1FTDF1788VE

Year: 1997

Owner Status: Subsequent

Model: F-9ERIES

Case: 1407431984

Symptom Deas: FIRE/SMOKE VISIBLE FLAME UNDERHOOD

WSD: 1998-03-21 Primary Phone:

Reson Desc: LEGAL - ACCIDENT / FIRE

laster Type: 07 LEGAL

Isaue States: CLOSED

Secondary Phone:

Action: ADVISE CLIST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS

Dealer: 04809 BARTOW FORD CO

Origin Desc: US CONCERN CASE BASE

Odometer: 69000 MI

Action Dates: 07/16/2004

Analyst Nathe: WORRELL CARSON

COMES Type: PHONE

Analyst: CWORREL1 Action Time: 11.19.02.512

Action Date: Yes

Comments Customer said: Cust says that the vers abs light came on earlier and he took to an INDEPENDENT AND THEY FOUND A BLOWN FUSE BUT WENT THROUGH THE WIRING AND COULD NOT FIND THE CAUSE OF THE BLOWN FUSECUST SAYS THAT THE VEH CAUGHT ON FIRE WHILE THEY WERE SLEEPINGCUST SAYS THAT THE FIRE LOOKS LIKE IT STARTED BY THE FUSE BOX UNDER THE HOODCUST SAYS THAT NO ONE WAS INJUREDICUST SAYS THAT THE VEH HAS BEEN TOTALLED NOWCRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIR'S GIPOUP, SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAY'S, PLEASE MOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT ADVISED CUST OF ABOVE

Date Element Mane

Data Value

FIRE/ACCIDENT

F

Action: FINAL CASE DISPOSITION

Dealer: 04809 BARTOW FORD CO

Origin Deac: CONSUMER AFFAIRS - LITIGATION PREVENTION

Odometer: 69000 Mil

Comm Type: OTHER Anahret Name: CASSANDRA JONES Analyst: CJONES

Action Date: 07/20/2004

Action Time: 14.54.29.382Action Data: No

Comments LPA SPOKE TO CUSTOMER, THERE ARE NO RECALLS RELATED TO CONCERN, LPA ADVISED OF SUBROGATION, STATE FARM AS HANDLING CLAIM, CUSTOMER WOULD LIKE TO PURCHASE ANOTHER VEHICLE, LPA ADVISED TO SPEAK TO MANAGEMENT AT THE DUR TO DISCUSS POSSIBLE INCENTIVES, LETTER OF CLOSING SENT TO CUSTOMER, "NEA"



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AMERICAN FAMILY INSURANCE GROUP

6000 AMERICAN PKWY + MADISON WI 53783-0001 + PHONE: (606) 249-2111

June 11, 2003

CERTIFIED MAIL - Return Receipt Requested

Ford Motor Company

Attn: Shawn Norton, Claims Analyst

Park Lane Towers West

Sulte 300

Three Park Lane Blvd.

Dearborn, MI 48126-2568

RECEIVED JUN 1 7 2003

RE:

Claim Number:

Policyholder Name:

Policyholder Address:



Gladstone, MO



Dear Mr. Norton:

Please be advised that the above named policyholder suffered a fire damage loss to the 1995 Ford F160 pickup on June 10, 2003. The VIN for this vehicle is 1FTEF15N9SL. This vehicle fire also caused damage to the home located at the address above.

We are hereby giving you the opportunity to view the fire damage scene prior to its renovation, removal of evidence and any destructive testing that may be done. We will only be able to hold the scene until June 20, 2003. Please contact me upon receipt of this letter to let me know if you expect to view the scene. It we fail to hear from you by the prescribed date, we reserve the right to take possession of the property and conduct any testing we deem necessary.

If you have any questions, please feel free to contact me at 1-573-365-9960 to make arrangements for inspection. Thank you for your attention to this matter.

Sincerely,

David LePage Investigator

Special Investigations Unit

DL:car

cc: Suzanne Spear

Property Claim Examiner

10/0/2 (10/03)



AMERICAN FAMILY INSURANCE GROUP

630) JAMES A REED ROAD + KANSAS CITY MO 64133-4775 + PHONE: (416) 356-2108

September 12, 2003

SHAWN NORTON FORD MOTOR COMPANY PARKLANE TOWERS WEST SUITE 300 THREE PARKLANE BOULEVARD DEARBORN, MICHIGAN 48128-2668

RECEIVED UCT - 6 2003

RE: Our Claim Number:

Our Policy Number: Our Insured:

Date of Loss:

June 10, 2003

Dear Mr. Norton:

We are writing you regarding a loss that occurred on June 10, 2003.

The following is a response to your questions listed in the correspondence of June 20, 2003. I've answered the questions as mambered to evoid any confusion.

- The insured arrived home from work at approximately 8:30 p.m. He parked his truck in the driveway directly in front of the garage door, just as he did every night. At approximately 11:00 p.m. he heard a loud barrg and ran outside to discover his truck was in fismes. The front of the house was also on fire in the area closest to the truck.
 - A copy of the fire report is enclosed.
 - The mileage at the time of the incident was 79,800.
 - Photos are enclosed for your review.
 - The alleged defect is an electrical short in the wiper feed harness.
 - The expert's evaluation is enclosed.
- i Glad store, NO 14. A copy of the total loss settlement for the vehicle should have been sent to you from our subrogation department. A copy of the repair estimate for the home is enclosed. Please note that the contants claim as well as the claim for additional living expenses ratinaln open.
- History of service of vehicle not available destroyed in the fire. Per the insured, he had routine maintenance, oil changes, etc.
 - The only modifications made to this vehicle were the addition of running boards.

September 29, 2003 Claim No: 00-051-433048 Page 2

22. The keys were not in the ignition at the time of the incident.

25. The vehicle was purchased as a used vehicle on September 14, 1996 from an Individual ~

mileage at the time of purchase was 37,000.

I hope this provides you with the information you were requesting. Please note that we will forward the total amount of the claim when it is settled. If you have any questions, I can be reached at (913) 393-1675. Thank you for your cooperation.

Sincerely,

Suzanne Spear

Property Claim Examiner

American Family Mutual Insurance Company

<u>tfs</u>

Technical Forensic Services

TFS Case #1860

Claim

186 - 965 - LC-0156

Evidence Storage/Disposal Case # 1860

Attn: Dave LaPage @ 573-365-9921

America<u>n Family Insurance Cl</u>uka II

| 1895 Port F-159 | | |
|--|-------------------------|--|
| VIN #1FTEF15N98 | | 4 |
| EVIDENCE: Wiring harness **STORE - <u>UNLESS NOT</u> evidence one year for Storage begins: 7/11/ | THE Included \$40 fee | |
| DISPOSE - My compan storing. It may be did | | l of the evidence TPS is to TFS policy. |
| <u>iF DISPOSAL IS REQUE invoice total</u> . Complete (No FAX cover cheet n e | this form and <u>FA</u> | |
| * <u>UNLESS NOTIFIED BY TH</u> Item rate of \$48.00 per year. | | ntinue storage at the small |
| Conneru Beoretestalius | TNA | |

CONFIDENTIALITY NOTICE

This featimile insumination and documents accompanying it may contain confidential information belonging to the sender, which is protected by the attorney-client privilege or other privileges. The information is intended only for delivery to the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, or distribution or the taking of any action in retiance on the contents of this transmission is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone to arrange for the return of the documents.

11009 NE 1150 Street Liberty, MO 84058 Office - 816-781-8302 Fax - 816-782-4057

TF8 Case #1860 Claim 7/11/03

American Family Insurance 218 Thrush Rd. Leke Ozark, MO. 65049 DOL. 6-10-03 VIN #1FTEF15N9SU 1995 Ford F-150

Attn: Dave LaPege

COMPONENT FAILURE/FIRE ANALYSIS

insured:

After exemination of the velocie we find that: 1. The fire was accidental in nature, 2. The fire began in the engine compartment near the left front inner funder and spread to the plastic combustibles on the engine side of the firewall/bulkhead. The fire then progressed into the passenger compartment through the windshield and bulkhead openings. 3. The fire began as a result of an electrical chordoverheat in the windshield wiper feed wiring harmone. 4. No evidence of after-market accessories or wiring was installed on the vehicle.

The inspection was conducted at the fire scene/owner's residence.

Burn damage patterns indicated that the fire started in the vehicle engine compartment. The fire then progressed into the passenger compartment through the windshield and builthead openings.



TF8 Code \$1850 Cisim

2

SAME AND ADDRESS OF THE PROPERTY OF THE PROPER

Technical Forensic Services

11006 NE 1100 Street Liberty, MO 64065 Office - 510-781-5302 Fex - 516-702-4057

Attn: Dave LaPage @ 573-365-9921

RAPID RESPONSE REPORT

TP8 Case \$1860

7/11/03

American Family Insurance 216 Thrush Rd. Lake Ozark, MO. 68049

DOL 6-10-03 1995 Ford F-150 VIN # 15TERIS incured:

We have completed the component failure π_0 examination on the 1995 Ford F-150. began on 7-2-03. This is our Rapid Response Report sent to your company.

After examination of the vehicle we find that: 1. The fire was accidental in passes. 2. The fire began in the engine compartment near the left front inner funder and sprand to the placify combustibles on the engine side of the firewall buildeast. The fire then progressed into the passenger compartment through the windshield and buildhead openings. S. The first began as a result of an electrical shortforetheat in the windshield wiger fout wiring humans. 4. No widence of after-market accessories or wiring was installed on the vehicle.

This is a preliminary report - the final report will be forthcoloning within 10 working days.

Michael E. Heerrold Master Forensic Examiner

CONFIDENTIALITY NOTICE

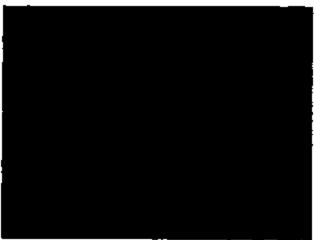
This focising transmission and documents accompanying transportation confidential information belonging to the earther, which is protected by the attorney-client privilege or other privileges. The information is inheaded only for delivery to the individual or antisymmetric down. If you are not the interested recipions, you are hereby notified that any disclosure, copyling, or distribution or the taking of any action in returns on the contents of this transmission is skripty prohibited. If you have received this transmission in error, please introvilutely notify us by telephone to assurge for the return of the documents.

: 33

expert Rot

The inspection revealed that area of origin was at the left inner fender No pre-fire electrical shorting of the engine wke hamess was found. However, one hardened/fused wire was found behind the left headlamp on the angine side of the core support. The wire was broken off at the turn where the harness turns to cross the core support







The inspection revealed That the wire was a power distribution circuit. One of the branches of the feed wire was to the wiper motor harness. The horness crosses over the builkheadmounting flange of the bruke booster. This area had been heavily burned. Some of the wiring was arced/nusted to the flange. The fregile wiring was left un-disturbed. The evidence In this case is consistent with fire beginning as a result of an electrical short/overheat in the windshield wiper feed wiring harness.

MICHAEL E. HEARROLD, MFE

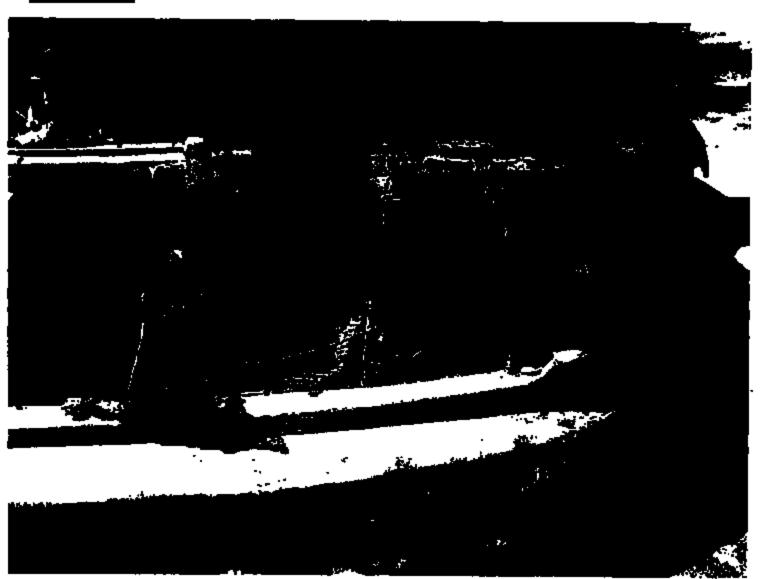
Master Forensic Examiner

Society of Automotive Forensic Exeminers Founding Member, Board Member

TFS Case #1850 Claim #051-433048



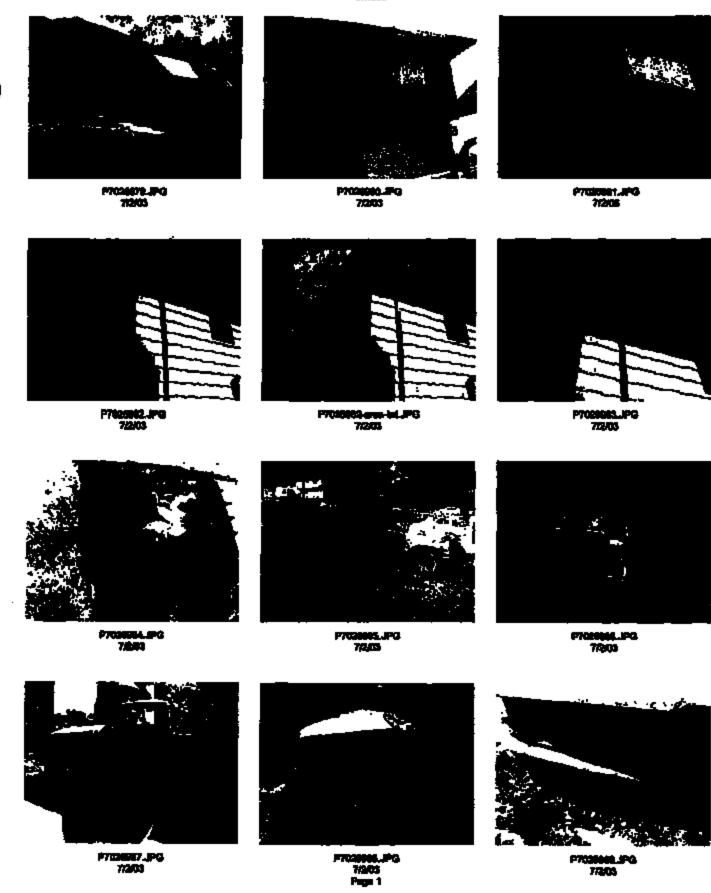
Area of origin

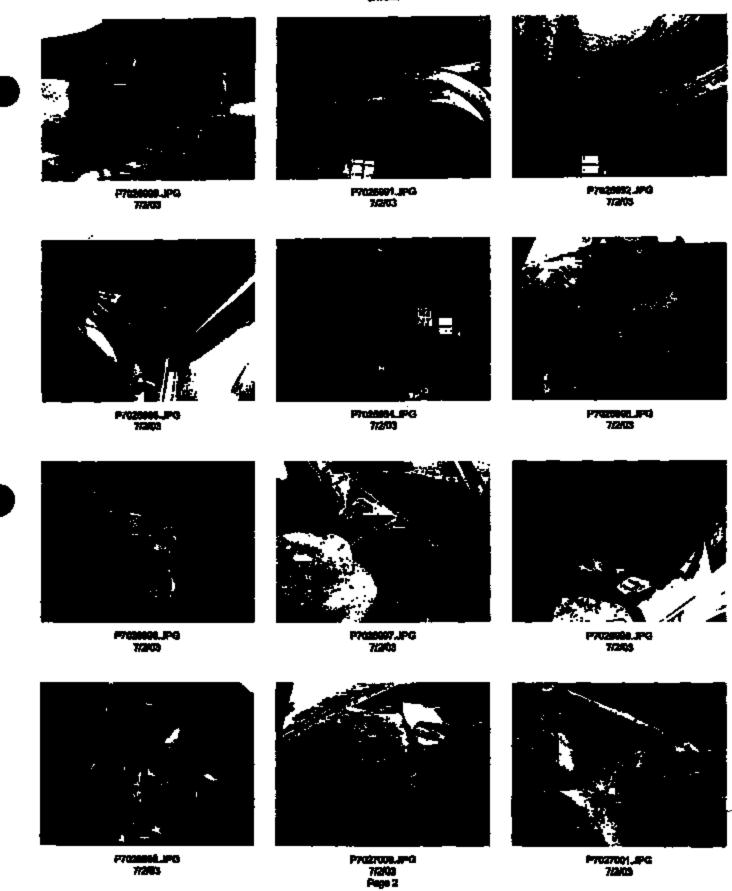




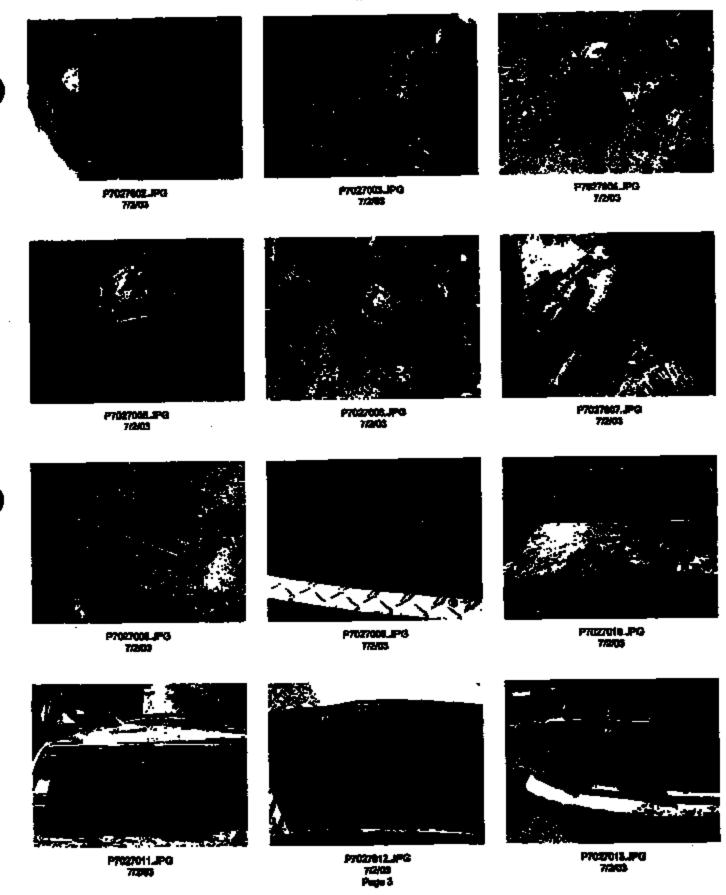
Wiper harmans barned above brake booster



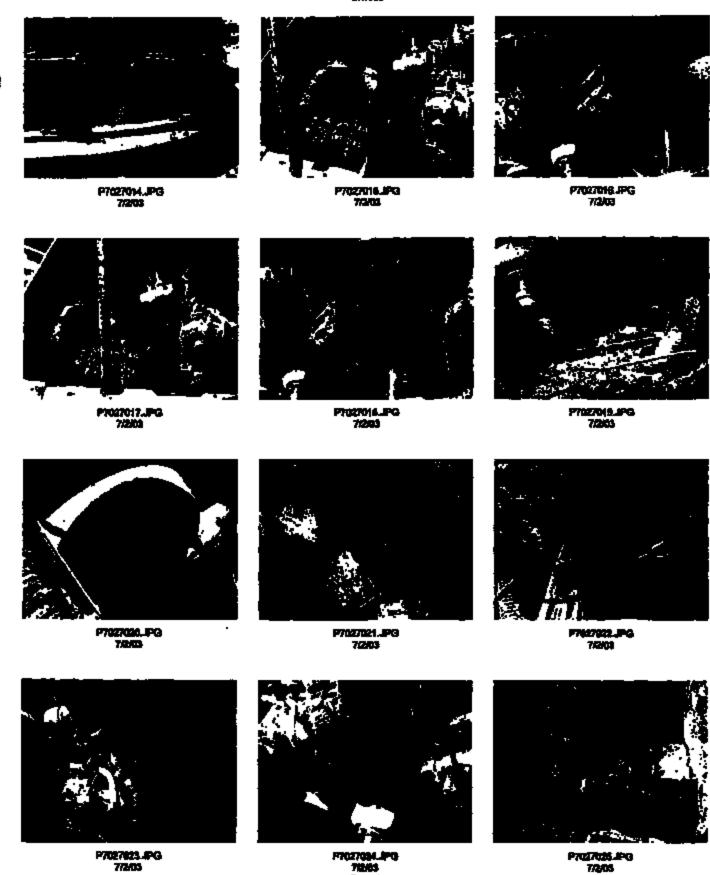


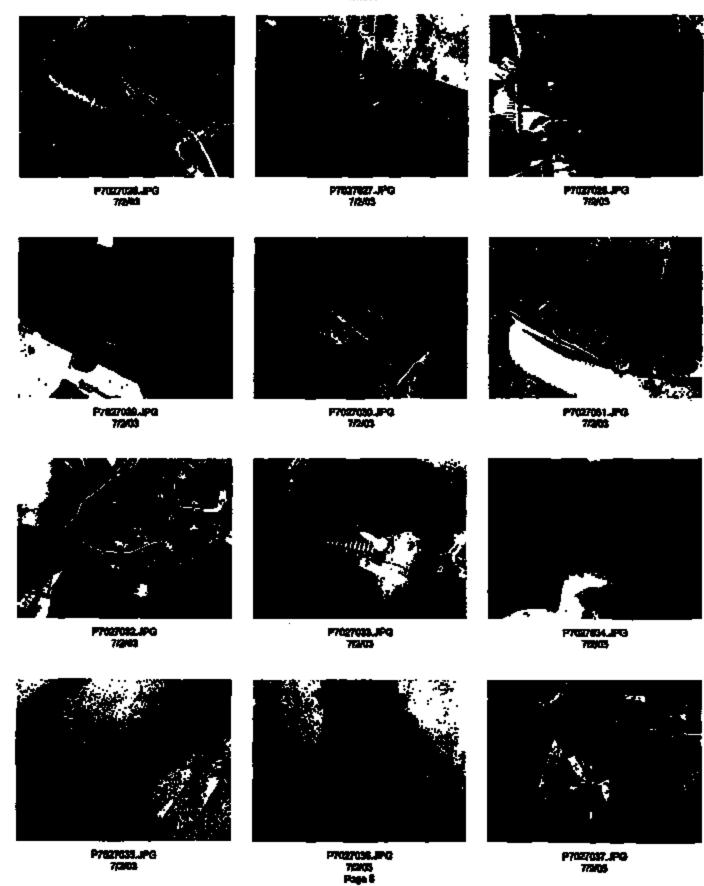


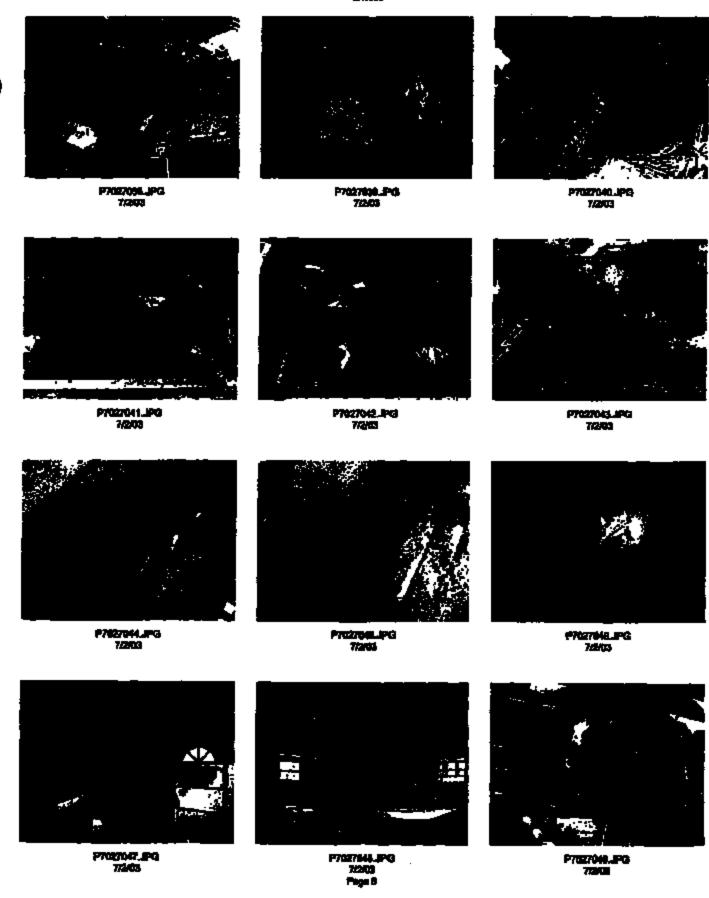
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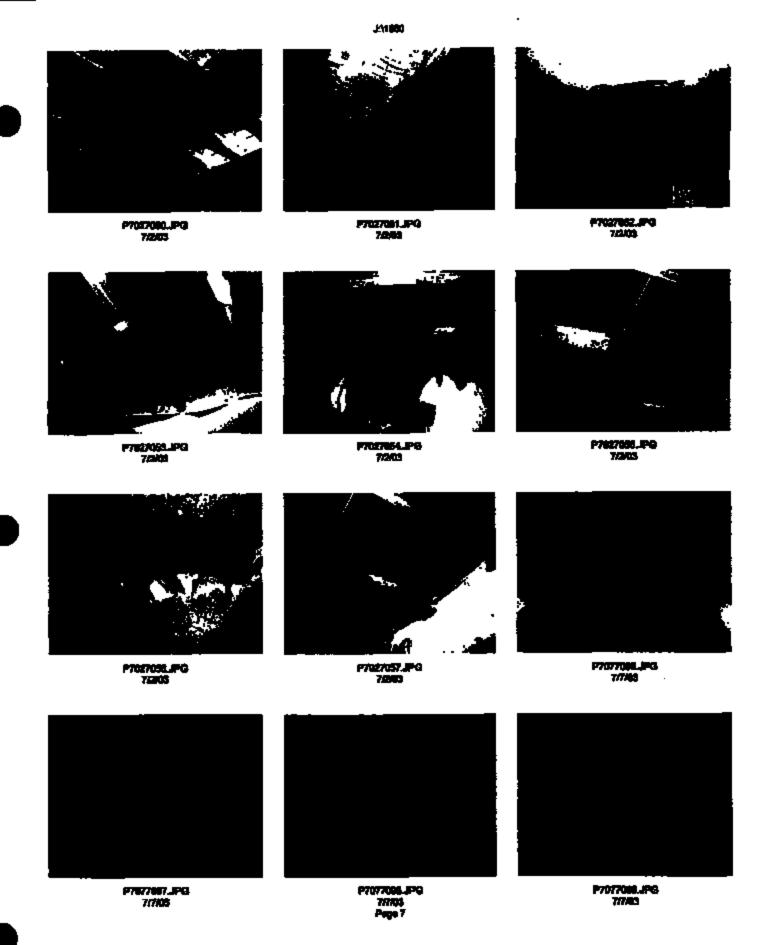


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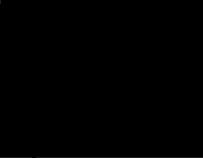




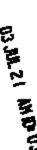




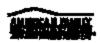
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P7077100.JPG 7/7/02



Page 8



| Clarg, Nu | urber - Policy Number | Type of Lass | Definedida |
|-----------------|--|----------------|----------------|
| | - | Fire | \$ 500.00 |
| Insured: | | | |
| Property: | GLDSTONE, MO | | |
| Claim Rep.: | Suzanne Spear | Buriness; | (913) 393-1675 |
| Title | Property Claim Examiner | | |
| Business: | P.O. Box 3736 | | |
| | Olathe, KS 66063 | | |
| Estimator: | Suzanne Speer | Business: | (913) 393-1675 |
| Title: | Property Claim Examiner | | |
| Buginess; | P.O. Bax 3736 | | |
| | Olathe, KS 66063 | | |
| Date of Loan | 06/10/03 | Date Received: | 06/11/03 |
| Dete Inspected: | 06/11/03 | Data Entered: | 06/12/03 |
| Price 7 into | KSKC283B | | |
| | Restoration/Service/Remodel with Servi | ice . | |
| Batimate | Charges Factored in | | |



Room; Southeast Bedroom

LxWxH 13'0" x 10'6" x 8'0"

Subroom 1: Offset

LxWxH 3'0" x 2'4" x 8'4"

Subreom 2: Closet

LxWxH 3'0" x 2'0" x 8'0"

Subroom 3: Closet 2

LxWxH 3'9" x 2'9" x 8'9"

| DISCRIPTION | 0N Y | ME COS. | 104 At |
|--|------------|---------------------|----------------|
| R&R 1/2" drywell - hung, taped, floated, ready for paint | 776.83 SF@ | 1.41= | 1,095.33 |
| RAR Acoustic coiling (popcom) texture | 155.50 SF@ | 0.85= | 132.18 |
| R&R Receased light fixture | 1.00 BA@ | 83.11 - | 83.11 |
| Seal stud wall for odor control | 621.33 SF@ | 0.41= | 254.75 |
| R&R Heat/AC register | 2.00 BA@ | 18.34= | 36.68 |
| R&R Cold air return cover | 1.00 BA@ | 25.09- | 25.09 |
| RAFR Batt Insolution - 4" - R13 | 310.67 SF@ | 0.72- | 223.68 |
| R&R 110 volt copper wiring run, box and plag or switch | 4.00 BA@ | 34.25= | 137.00 |
| RAtR Smoke detector | 1.00 BA@ | 35.32- | 35,32 |
| R&R Joint - floor or celling - 2x6 - w/blocking - 16° oc | 155.50 SF@ | 1.51= | 234.81 |
| R&R Beechoard - 3 1/4" stain grade | 77.67 LF@ | 2.28- | 177,08 |
| R&R Base shoe - stain grade | 77.67 LF@ | 0,95≔ | 73.78 |
| Stain & finish baseboard | 77.67 LF@ | 0.75- | 5 8.2 5 |
| Stein & finish base shoe | 77.67 LP@ | 0.61- | 47.38 |
| RAR. Wood window - double hong, 10 - 15 sf, High grade | 2.00 BA@ | 378.97= | 757.94 |
| Seal/prime the walls and ceiling - one cost | 776.23 SF@ | 0.35- | 271.89 |
| Paint the walls - one cost | 621.33 SF@ | 0.37= | 229,89 |
| R&R Interior door - birch - stain grade jamb & casing | 3.00 BA@ | 1 57.72 - | 473.16 |
| Stain & finish door slab only (per side) | 6.00 RA@ | 27.94= | 167.64 |
| Stain & finish wood window (per side) | 2.00 EA@ | 29.30- | 58.60 |
| Stein & finish door/window trim & jamb (per side) | 8.00 BA@ | 19.56- | 156,48 |
| R&R Door lockset - interior | 3.00 BA@ | 36.86= | 110.58 |
| R&R Closet shelf and red package | 6.00 LF@ | 19.1 6= | 114.96 |
| Paint - closet peckago (shelf, jamb & casing) | 6.00 BA | 25. 59 = | 153,54 |
| RAR Ock flooring - clear grade - no finish | 155.50 8F@ | 9.26 = | 1,439,94 |
| Sand, stain, and finish wood floor | 155.50 SP@ | 3.03= | 471.17 |
| Additional costs of finish (per cost) | 155.50 SP@ | 0.69= | 107.30 |
| RA:R Window blind - horizontal or vertical | 2.00 BA@ | 74.53= | 149.06 |
| R&R Window drapery - bardware | 2.00 EA@ | 72.23- | 144.46 |



Room: Middle bedroom

LxWxH 11'0" x 10'1" x 8'6"

Subroom 1: Closet 1

LxWxH 3'0" x 2'0" x 8'0"

Subroom 2: Closet 2

LxWxH 3'0" x 2'0" x 8'0"

| DESCRIPTION | 9514 | LNIL GOST | \$04 M |
|--|------------|-------------------|----------------|
| R&R 1/2" drywall - hung, taped, floated, ready for paint | 620.25 SF@ | 1.41= | 874.56 |
| R&R Acoustic criting (popcom) texture | 122.92 SP@ | 0.85= | 104.48 |
| R&R Recessed light fixture | 1.00 RA@ | 83.11= | 83.11 |
| Seal stud wall for odor control | 497.33 SE@ | 0.41= | 203.9 L |
| R&R Heat/AC register | 2.00 BA@ | 18.34= | 36.68 |
| RAR Cold air return cover | 1.00 BA@ | 25.09- | 25.09 |
| R&R Batt insulation - 4" - R13 | 248.67 SF@ | 0.72= | 179.04 |
| R&R 110 volt copper wiring run, box and plug or switch | 3.00 BA@ | 34.25= | 102.75 |
| RAR Smoke detector | 1.00 BA@ | 35.32= | 35.32 |
| R&R Joint - floor or cuiling - 2x6 - w/blocking - 16" oc | 122.92 SF@ | 1.51= | 185.60 |
| R&R Baseboard - 3 1/4" stain grade | 62.17 LF@ | 2.22= | 141.74 |
| RAR Base shoe - stain grade | 62.17 LF@ | 0.95≠ | 59.06 |
| Stain & finish bestboard | 62.17 LF@ | 0.75≈ | 46.63 |
| Statio & finish base shoo | 62.17 LF@ | 0.61≔ | 37.92 |
| R&R Wood window - double hung, 10 - 15 sf, High grade | 1.00 BA@ | 378.97= | 378.97 |
| Seal/prime the walls and ceiling - one cost | 620.25 SF@ | 0.35= | 217.09 |
| Point the walls - one cost | 497.33 SF@ | 0.37≠ | 1 84.01 |
| R&R Interfor door - birch - stain grade jamb & cusing | 3.00 EA@ | 157.72= | 473.16 |
| Stain & finish door also only (per side) | 6.00 EA@ | 27.94= | 167.64 |
| Stain & finish wood window (per side) | 2.00 EA@ | 29,30≔ | 58.60 |
| Stain & finish door/window trim & jamb (per side) | 8.00 EA@ | 19.56= | 156.48 |
| R&R Door lockest - interior | 3.00 EA@ | 36.66= | 110.58 |
| R&R Closet shelf and red package | 6.00 LF@ | 19.16= | 114.96 |
| Paint - closet peckage (shelf, jumb & casing) | 6.00 EA@ | 25.59= | 153.54 |
| R&R.Oek flooring - clear grade - no finish | 10.00 SF@ | 9.26= | 92.60 |
| Sand, stein, and finish wood floor | 122.92 SF@ | 3.03≔ | 372,44 |
| Additional costs of finish (per cost) | 122.92 SF@ | Q.6 9= | 84. 3 L |
| R&R Window blind - horizontal or vertical | 1.00 EA@ | 74.53 = | 74.53 |
| R&R Window drapery - hardware | 1.00 EA@ | 72.23= | 72.23 |

Room; Master Bedroom

LxWxH 14'6" x 13'3" x 8'0"

Subroom 1: Closet 1

LaWaH 7'0" x 2'0" x 8'0"

ASCHENTROP



Subroom 2: Closet 2

LxWxH 2'8" x 2'0" x 8'0"

| ptscraption | QN1Y | 3 Ni L (1881) | 1013 |
|--|------------------------------|-------------------------|--------|
| R&R Acoustic celling (popcom) texture | 211.46 SF@ | 0.25- | 179.74 |
| Seal/prime the ceiling - one coat | 211.46 SF@ | 0.35= | 74.01 |
| R&R Celling fan & Hght | 1.00 EA@ | 217.43= | 217.43 |
| Drywall patch, ready for point | 6.00 EA@ | 79.67= | 478.02 |
| Note: The above line item is to cut out well areas showing smoke | to patch the ceiling due | o ettic work. | |
| R&R Heat/AC register | 2.00 EA@ | 18.34= | 36,68 |
| R&R Cold air return cover | 1.00 EA@ | 25.09 = | 25.05 |
| Scal then paint the walls (2 costs) | 662,67 SF@ | 0.55= | 364,47 |
| RAR Smoke detector | 1.00 EA@ | 35.32- | 35.32 |
| R&R (10 volt copper wiring run, hox and plag or switch | 2.00 EA@ | 34.25- | 68.50 |
| Paint beseboard - two costs | 82.43 LF@ | 0.70- | 57.98 |
| Seal & paint base shoe | 12.83 LF@ | 0.41= | 33.96 |
| Detach & Reset Interior door - birch - slab only | 5.00 EA@ | 9.20- | 46.00 |
| Paint door slab only - 2 costs (per side) | 8.00 EA@ | 15.06= | 120.48 |
| Clean the walls and ceiling | 874.13 SF@ | 0.19- | 166.08 |
| R&R Oak flooring - clear grade - no finish | 52.86 SF@ | 9.26= | 489.48 |
| The floor joists are being replaced and break in master bedroom of | osets, therefore this hardyn | ood needs to be replace | d |
| Send, stain, and finish wood floor | 211,46 SF@ | 3.03- | 640.72 |
| Additional costs of finish (per cost) | 211.46 SF@ | 0.69- | 145.91 |
| Note: Holes will be cut in walls to check for smoke. The scope of | work may increase dependi | ng on findings. | |
| R&R Window blind - horizontal or vertical | 2.00 BA@ | 74.53= | 149.00 |
| Detach & Reset Window drapery - hardware | 2.00 EA@ | 19.17= | 38.34 |

Room: Master Bath

LxWxH 5'8" x 4'6" x 8'0"

Subroom 1: Offset (shower)

LxWxH 4'0" x 2'5" x 8'0"

| DNIY | SELCOST | (0151 |
|------------|------------|------------------|
| 300.50 SF@ | 0.22= | 66.11 |
| 35.17 SF@ | 0.55- | 19.34 |
| | 300.50 SF@ | 300.50 SF@ 0.22= |

Rosen: Hallway

LxWxH 9'6" x 3'2" x 8'9"





Subroom I: Offset

LxWxH 3'0" x 3'0" x 8'0"

Mitplag Well:

1 - 3'0" X 2'6"

Opens into 0

Goes to Finor/Celling

LxWxH 6'0" x 3'0" x 8'0"

Missing Wall:

1 - 3'0" X 8'0"

Opens Into 9

Goes to Floor/Colling

Subreom 3: Stairs down

Subroom 2: Stairs up

LxWxR 6'0" x 3'0" x 8'0"

LAMAIL OF 130 1

Missing Walk

Subroom 4: Closet

1 - 3'8" X 8'0"

Opens into 0

Goes to Floor/Colling

LxWxH 2'0" x 1'0" x 8'0"

| DESCRIPTION | 0.515 | 0.510.008 | 10171 |
|--|---------------------|-----------------|--------|
| Drywall patch, ready for paint | 4.00 EA@ | 79.67= | 318.68 |
| R&R. Acoustic ceiling (popeoxa) texture | 77.08 SF@ | 0.85~ | 65.52 |
| Seal/prime the ceiling - one cost | 77.04 SP@ | 0.35= | 26.98 |
| Scal then point the walls (2 coets) | 490.67 SP@ | 0.55= | 269.87 |
| R&R. Smoke detector | 1.00 EA@ | 35.32= | 3532 |
| R&R 110 volt copper wiring run, box and plug or switch | 2.00 EA@ | 34.25= | 6\$.50 |
| RAR Baseboard - 3 1/4" stain grade | 61.33 LF@ | 2.28= | 139.84 |
| Stain & finish baseboard | 61.33 LP@ | 0.75= | 46.00 |
| R&R Base shoe - stain grade | 61.33 LF@ | 0.95= | 58.27 |
| Stain & finish base shoe | . 61.33 LF@ | 0.61= | 37.41 |
| R&R Cak flooring - clear grade - no finish | 77.0 \$ SP@s | 9.26- | 713.79 |
| Sand, stain, and finish wood floor | 77.08 SF@. | 3.03= | 233.56 |
| Additional costs of finish (per cost) | 77.08 SF@ | 0.69- | 53.19 |
| R&R Attic fun - whole house - installed | 1.00 BA@ | 502. 28⇒ | 508.28 |
| Detack & Reset Door chime | 1.00 EA@ | 58.17 = | 58.17 |
| Thermostat - Detach & reset | 1.00 BA@ | 25.05⇒ | 25.05 |
| R&R Light fixture | 1.00 EA@ | 42. 39 - | 42.39 |
| Cican the walls and ceiling | 567.75 SEP@L | 0.19- | 107.27 |
| Detach & Reset Interior door - birch - sish only | 2.00 EA@ | 9.20- | 18.40 |
| Sand & finish steps (natural finish) | 36.00 LP@ | 8.84- | 318.24 |
| Clean the walls and ceiling | 567.75 BR@ | 0.19- | 107.87 |

Room: Third Floor Bedroom

LxWxH 14'2" x 11'5" x 8'0"

Subroom 1: Offict

Subroom 2: Claset

LxWxH 8'8" x 1'0" x 8'9"

Missing Wall:

1 - 6'6" X 8'0"

Opens into 0

Goes to Floor/Colling

LxWxH 8'6" x 2'0" x 8'8"



| 98.0 | 1 MH c 081 | 01.41 |
|------------|---|--|
| 4.00 EA@ | 79.67= | 318.68 |
| 185.74 SF@ | 0.72= | 133.73 |
| 1,00 EA@ | 130.00= | 130.60 |
| 585.33 SF@ | 0.55= | 321.93 |
| 1,00 EA@ | 92.06= | 92.06 |
| 1.00 EA@ | 12.61= | 12.61 |
| 185,74 SP@ | 0.85= | 157.47 |
| 185.74 SF@ | 0.35= | 65.91 |
| 73.17 LF@ | 0.64= | 46.83 |
| 956.81 SF@ | 0.19≔ | 181.79 |
| | 4.00 EA@ 185.74 SF@ 1.00 EA@ 585.33 SF@ 1.00 EA@ 1.00 EA@ 185.74 SF@ 185.74 SF@ 73.17 LF@ | 4.00 EA@ 79.67= 185.74 SF@ 0.72= 1,00 EA@ 130.00= 585.33 SF@ 0.55= 1,00 EA@ 92.06= 1,00 EA@ 12.61= 185.74 SF@ 0.85= 185.74 SF@ 0.35= 73.17 LF@ 0.64= |

Subroom 1: Offset LxWxH 2'0" x 2'0" x 8'0"

Subreom 2: Closet LxWxH 2'6" x 2'6" x 8'6"

| D. selder ON | 0.814 | C511 COS. | 1 1 A. |
|--|------------|-----------------|--------|
| R&R Acoustic ceiling (popcorn) tenture | 58.83 SF@ | 0.85= | 50.00 |
| Seal/prime the ceiling - one cost | 58.83 SF@ | 0.35= | 20.59 |
| R&R Bathroom ventilation fan w/light | 1.00 EA@ | 2 5.84= | 85,84 |
| Detach & Reset Recessed light fixture | 2.00 EA@ | 59_59- | 119,18 |
| Seel then paint the walls (2 costs) | 370.67 SF@ | 0.55= | 203,87 |
| R&R Wallpeper border | 46.33 LF@ | 2.42= | 112.13 |
| R&R Tile tub aurround - 60 to 75 SF | 1.00 EA@ | 928.35= | 928.35 |
| Drywall petch, ready for paint | 1.00 BA@ | 79.67= | 79.67 |
| Tub/shower fluicet - Detach & reset | 1.00 BA@ | \$5.52 = | E5,52 |
| Clean the walls and ceiling | 429.50 SF@ | 0.19- | BL.61 |

Reom; Entry/Foyer LxWxH 5'11" x 2'11" x 8'0"

Subroom 1; Offset LxWxH 7'0" x 3'5" x 8'0"

Missing Wall: 1 - 3'5" X 8'0" Opens jute 0 Gees to Floor/Cutling



| D) SCRIPTION | 0.837 | 1 N11 (4081) | $I_{A}I_{A}X_{A}$ |
|----------------------------|------------|--------------|-------------------|
| Clean the ceiling | 41.17 SF@ | 0.19= | 7.112 |
| R&R Walipaper - High grade | 253.33 SP@ | 1.94= | 491.46 |
| Prep wall for wallpaper | 253.33 SP@ | 0.30= | 76.00 |
| I top was no numbers | 2,00,4.6 | 4.54 | |

Room: Living Room

LxWxH 16'8" x 11'5" x 8'9"

Subroom 1: Offset

LxWxH 10'0" x 1'0" x 7'0"

Misting Walk

1 - 16'6" X 7'6"

Opens into 0

Goes to Floor/Colling

| DESCRIPTION | 0.813 | EXITORI | 100 AL |
|-----------------------------|------------|---------|--------|
| Clean the walls and celling | 663.61 SF@ | 0.19- | 126.09 |

Room: Dining Room

LxWxH 11'5" x 8'7" x 8'9"

| DESCRIPTION | 0814 | CM1 C081 | 100 - 41 |
|-----------------------------|------------|----------|----------|
| Clean the walls and ceiling | 417.99 SF@ | 0.19- | 79.42 |
| <u> </u> | | | |

Reom: Kitchen

LxWxH 12'5" x 12'0" x 8'0"

Subroom 1: Offset

LxWxH 70" x 1'0" x 8'0"

Missing Wall:

1 - 7'0" X 8'0"

Oyens into 0

Goes to Floor/Celling

| DINCRIPTION | Q 8 1 3 | UNITORI | 1001.5 |
|-----------------------------|------------|---------|--------|
| Closm the walls and celling | 562,67 SF@ | 0.19= | 106.91 |
| 1 | | | |



Room: Family Room

LxWxH 17'7" x 11'5" x 8'0"

| 10 sc1,1211d.X | 0217 | 1 St Leus L | 100 A |
|-----------------------------|------------|-------------|--------|
| Clean the walls and ceiling | 664.74 SF@ | 0.19= | 126.30 |
| | | | |

Reem: Garage

LxWxH 24'2" x 24'2" x 8'0"

| DESCRIPTION | ONIA | TATEON; | 1013 |
|---|--------------|---------|----------|
| R&R Joist - floor or ceiling - 2x10 - w/blocking + 16" oc | 467.22 8F@ | 3.00- | 1,401.67 |
| R&R Bett insulation - 6" - R19 | 584.03 SF@ | 0.81= | 473.06 |
| R&R 5/8" drywail - hung, taped, floated, ready for peint | 1,357.36 SFQ | 1.59- | 2,158.21 |
| R&R Overhead door & hardware - 8'z 7- Premium grade | 2.00 RA@ | 741.29- | 1,442.58 |
| Add for decorative window - overhead door - pet window | 4.00 EA@ | 45.00= | 180.00 |
| R&R Overhead (garage) door opener | 2.00 EA@ | 299.91= | 599.82 |
| R&R 110 volt copper wiring run, box and plug or switch | 7.00 BA@ | 34.25= | 239.75 |
| R&R Jamb and trim for overhead door unit. | 42.00 LF@ | 4.90- | 205.80 |
| R&R Pegboard | 128.00 SFQ | 1.59- | 203.52 |
| Cleaning Technician - per hour | 24.00 HR@ | 19.89= | 477.36 |
| Seal then paint the walls (2 coats) | 773.33 SP@) | 0.55= | 425.33 |
| R&R Porcelain light figure | 2.00 BA@ | 20.89- | 41.78 |
| Seal floor or cailing joist system | 116.81 SP@ | 0.50= | 58.40 |

Reom: Basement

LxWxH 31'0" x 23'0" x 8'0"

| hiscorrans | 1/2/1 | 1 NE (108 | 1001 AL |
|-----------------------------|--------------|-----------|---------|
| Clean the walls and celling | 1,577.00 SF@ | 0.19- | 299.63 |
| T - | , • | | |

Room: Attic

LxWxH 35'0" x 29'0" x 8'0"

Subroom 1: Officet

LxWxH 34'0" x 30'0" x 8"0"



| 0515 | AND COST | 1013 |
|------------------------------|--|---|
| 3,266.40 SF@ | 0.53- | 1,731.19 |
| 1, 628.00 SP@ . | 1.19- | 1,937.32 |
| 1,628.00 SP@ | 1.13- | 1,839.64 |
| 1,628.00 SF@ | 1.42- | 2,311.76 |
| slown insulation by the insu | ed. | |
| 1,00 EA@ | 20.89= | 20.89 |
| 54.00 LF@ | 51.37= | 2,773.98 |
| 769.92 LF@ | 2.28- | 1,755.42 |
| | 3,266.40 SP@ 1,628.00 SP@ 1,628.00 SP@ 1,628.00 SP@ plown insulation by the insul 1,00 EA@ 54.00 LF@ | 3,266.40 SP@ 0.53- 1,628.00 SP@ 1.19- 1,628.00 SP@ 1.13- 1,628.00 SF@ 1.42- blown insulation by the insured. 1.00 EA@ 20.89- 54.00 LF@ 51.37- |

Room: Roof

| DESCRIPTION | 0.524 | 1.8113.08 | 100.01 |
|---|--------------|-----------------|----------|
| R&R Sheathing - plywood - 1/2" CDX | 1,288.00 SF@ | 1,05- | 1,352.40 |
| Remove 3 tab - 25 yr comp. shingle rooting - w/out felt | 21.00 SQ@ | 32,45= | 611.45 |
| 3 tab - 25 yr(hvy.wt) comp.shingle rfg w/out felt | 24,00 SQ@ | 95.50= | 2,292.00 |
| Ridge cap - composition skingles | 132.00 LF@ | 1.53= | 201.96 |
| Recofing felt - 30 lb. | 24.00 SQ@ | 1 7.16 = | 411.84 |
| Step flashing | 36.00 LF@ | 4.36- | 156.96 |
| R&R Flashing - pipe jack | 2.00 EA@ | 15.44- | 36.88 |
| R&R Roof went - kurbine type | 2,00 BA@ | 58.63- | 117.26 |
| R&R Roof went - tartle type | 3.00 EA@ | 32.04= | 96.12 |
| R&R Valley metal | 40.00 LF@ | 2.73= | 109.20 |

Room: Front Elevation

| DESCRICTION | JN14 | TMLC08. | 1001 M |
|---|--------------------|---------|----------|
| R&R Gutter / downspout - galvanized - soldered | 73.00 LF@ | 4.06- | 296.38 |
| R&R Soffit - box framing - 2' civerbang | 57.00 £3°@ | 3.B}= | 217.17 |
| R&R Suffit & facia - wood - 2' overhang | 57.00 LF@ | 6.23= | 355.11 |
| R&R Fascia - metal, 6" | 91.00 LF@ | 2.72= | 247.52 |
| R&R Siding - cedar shingle | 350.00 SF@ | 3.20- | 1,120.00 |
| Prime & paint exterior soffit - wood | 1 82.00 SF@ | 1,04= | 196,56 |
| R&R Sheathing - plywood - 1/2" CDX | 300,00 SF@ | 1.05= | 315,00 |
| Exterior - seal or prime then point with two finish costs | 450.00 SP@ | 0.84= | 378.00 |
| Seel & paint slagle garage door opening & trian | 2.00 EA@ | 48.17= | 96.34 |



CONTINUED - Front Elevation

| DESCRIPTION | ONIA | UNITEON | 1013 | |
|---|--------------|---------|----------|--|
| Paint/finish overhead door - 2 costs (per side) | 2.00 BA@ | 59.07= | 118.14 | |
| Soda blasting | 1,000.00 SF@ | 1.26- | 1,260,00 | |
| R&R Storm window - aluminum, 12 - 24 st | 2.00 EA@ | 149.00- | 298.00 | |
| Mason - Brick / Stone - per hoer | 8.00 HR@ | 31.85= | 254.60 | |
| Brick women - Detach & reset | 40.00 SP@: | 26.71= | 1,068.40 | |
| The brick vencer on the front of garage needs to come off to complete framing repairs. A portion of the brick was damaged by the fire and can't be reased. Due to age of brick, systching is a problem. This line from is to clean and rouse as supply of the brick as possible and to source out used brick to blend in with the existing. | | | | |

Room: East Elevation

| Disciplinion | 07513 | ESTICUS | 107 AL |
|---|------------|----------------|--------|
| R&R Gutter / downspout - galvenized - soldered | 71.00 LF@ | 4.06- | 288.26 |
| R&R Soffit - box framing - 2' overhang | 35.00 LP@ | 3. 61 - | (33.35 |
| R&R Soffit & fascis - wood - 2' overhang | 35.00 LF@ | 6.23= | 218.65 |
| R&R Siding - ceder shingle | 14.00 SF@ | 3.20- | 44.80 |
| Prime & paint exterior soffit - wood | 70,00 SF@ | 1.08- | 75.60 |
| Exterior - seal or prime then point with two fields coats | 630.00 SF@ | 0.84= | 529.20 |
| R&R Storm window - aluminum, 12 - 24 sf | 1.00 RA@ | 149.00- | 149.60 |
| | | | |

Ream: Rear Elevation

| DOSCRIPTEDS | 981) | UMD 08. | 201 M |
|---|-------------|---------|--------|
| R&R Gutter / downspout - galvanized - soldered | 83.00 LF@ | 4.06- | 336.98 |
| Prime & paint exterior fascia - wood, 4"- 6" wide | 63.00 LF@ | 0.23= | S2.29 |
| Prime & paint exterior soffit - wood | 184.00 SP@ | 1.08- | 198.72 |
| Exterior - paint one cost | 544.00 \$F@ | 0,42- | 228.48 |
| i_ | _ | | |



Reom: West Elevation

| DISOREDON | 6.842 | CALL OS. | 101 / |
|--|------------|----------|--------|
| R&R Gutter / downspout - galvanized - soldered | 10.00 LF@ | 4,06- | 40.60 |
| Prime & paint exterior facts - wood, 4"- 6" wide | 34.00 LF@ | 0.83= | 28.22 |
| Prime & peint exterior soffit - wood | 34.00 SF@ | 1.02- | 36.72 |
| Exterior - paint one cost | 322.00 SF@ | 0.42= | 135.24 |
| treestor - bette sun dotte | 2000000 | 0.40 | 13327 |

Room: Miscellaneous

| DESCRICTION | 02.17 | 1.3(10.36) | 10 (1%) |
|---|--------------------------|------------------|----------|
| Electricism - per hour | 22.00 HBQ | 45,99= | 1,011.78 |
| Curpenter - General Framer - per hour - Replace tie-in; shoring & bracing | 24.00 HR@ | 37.72= | 905.28 |
| R&R Central air conditioning system - 4 ton | 1.00 EA@ | 2308.54= | 2,308.54 |
| Note: From line in the garage is burned, which indicates that the con- | denser unit is contamine | ted. | |
| Furnace - check, keavy clean, replace filters and service | 1.00 BA@ | 138,11= | 118.11 |
| Dumpster load - Approx. 40 yards, 6 tons of debris | 3.00 EA@ | 436.95= | 1,370.E5 |
| Cleaning Technician - per hour | 40.00 HR@ | 19.89- | 795.60 |
| Clean ductoruik - Interior (PER REGISTER) | 28.00 EA@ | 19,41= | 543.48 |
| Clean and deodorize building - Ozone treatment | 30,000.00 CF@ | 0.03= | 900.00 |
| Taxes, insurance, permits & fees (Bid item) | 1.00 EA@ | 5 50.00 - | 550.00 |
| | | | |

| 9,086.00 | SF Walls | 4,874.91 | SF Coiling | 13,960.91 | SF Walk & Calling |
|----------|--------------------|----------|--------------------------------|-----------|------------------------|
| 4,874.91 | SF Floor | 541.66 | SY Flooring | 1,136.00 | LF Ploor Perimeter |
| 2,836.67 | SF Long Wall | 1,995.67 | SF Short Wall | 1,136.00 | LP Ceil. Perimeter |
| 0.00 | Fjoor Area | 0.00 | Total Area | 0.00 | interior Wall Area |
| 0.00 | Exterior Wall Area | 0.00 | Exterior Perimeter of Walls | | |
| 0.00 | Surface Area | 0.00 | Number of Squares | 0.00 | Total Perimeter Length |
| 0.00 | Total Ridge Length | 0.00 | Total Hip Leagth | 0.00 | Area of Face 1 |

09/29/2003 Page: 11



| Summary for Live | | | | |
|------------------------------------|----------|--------|-----------|------------|
| Line Rem Total | | | | 66,489,52 |
| Materiai Sales Tex | @ | 7.300% | 20,856.70 | 1,522.54 |
| Subtotal | | | | 68,012.06 |
| Overhead | @ | 10.00% | 68,012.06 | 6,801.21 |
| Profit | a. | 10.00% | 68,012.06 | 6,801.21 |
| Repincement Cost Value | _ | - | | 81,614.48 |
| Less Depreciation | | | | (7,882.95) |
| Acta d Cash Value | | | | 73,731,53 |
| Lass Deductible | | | | (500.00) |
| Not Chim | | | | 73,230,53 |
| Total Recoverable Depreciation | | | | 7,882.95 |
| Net Claim if Depreciation is Recov | wred | | | \$1,114.48 |

Summe Spear

Property Claim Examiner

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| and advist the scene was laid crew was crew was At the timingerier in flame domi entered in structure The webic activities approximat parked the | at 2336 hours Fire Bureau personnel responded to a report of a vehicle fire in of the bone at that location was also involved. Upon arrival hadder 1 want to adder 1. Rescue 1 and Engine 1 personnel were them assigned to fire attack. One igned to extinguish the truck fire, which was nearly fully involved. The second igned to enter the structure and extinguish fire in a bedroom above the garage. Of the attack the vehicle was involved and the garage area and the exterior and acture above the garage were also involved. By also observed a small amount of from the saves just above the involved bedroom, indicating fire may have the attic area. A gas powered fan was also deployed at the front door of the enterior approx for more details on the attricture fire. Fire was extinguished within approx, five minutes of attrival. Fire fighting a the structure continued. By estimated the vehicle to be a total loss, with an value of \$10,000.00. Upon speaking with the homeowaps he stated that with ware located in the driveway figures. Three bours earlier. Both he and his wife were locating television then the proves the page in the bone. |
| compartmen | of his vehicle. We then attempted to fight the fire with a garden have after societance. |
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Barrativ. On 06-10at 2336 hours fire Wirems personnel responded to a report of a vehicle fire in the drive v of Prior to our arrival petrol personnel arrived on the acese and advised the home at that location was also involved. Open arrival bedder I went to the scene and apployed pre-comment hose lines. Engine 1 made the hydrant and a supply line was laid to ' Her 1. Resume 1 and Engine 1 personnel were them assigned to fire attack. One crew was easi a i to extinguish the truck fire, which was nearly fully involved. The second crew was assign i to apter the structure and extinguish fire is a bedruom above the parage. At the time of t attack the vehicle was involved and the garage area and the exterior and interior structure bove the garage were also involved. RO also observed a small amount of flame coming (: the caves just above the involved bedroom, indicating fire may have entered into ram. A gas powered fan was also deployed at the front door of the structure. See the attic the expans : report for more details on the structure fire. The vet fire was extinguished within approx. five admutes of arrival. Fire fighting activities in the structure continued. NO estimated the vahiols to be a total loss, with an approximate value of \$10,000.00. Upon speaking with the homeowner he stated that he had parked the rehicle in the driveway approx. three hours earlier. Both he and his wife were awake saff satching television when they smelled masks (they had the windows in the home open). We resident went to the front door and observed flames coming from the angine of his vehicle. He then attempted to fight the fire with a garden hose after constart ru calling :: assistança. RO exami: > the vehicle which had major desage. It appeared that the ignition took place in the engi: comparement, however no cause could be determined due to the damage. The damage continued that the passenger despartment of the vehicle. The owner stated that the vehicle had been uning without problems and he had no idea as to the cause of the ignition. When the vahing was parked it was pulled nose in to within approx. two feet of the fast garage

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door.

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