FIRE CAUSE DETERMINATION

FOR

STATE FARM INSURANCE COMPANY
P. O. BOX 3810
MERIDIAN, MS 39303-3810

OF

VEHICLE FIRE
[redacted]
MACON, MS
1998 FORD EXPEDITION

BY

JAMES VICKERS ENTERPRISES, INC.
215 INDUSTRIAL COVE
RIDGELAND, MS 39157

CASE #4870
CLAIM # [redacted]
NOVEMBER 22, 1999

EX05-005-LC-5327

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JAMES VICKERS ENTERPRISES, INC.
FIRE SERVICES
215 INDUSTRIAL COVE
RIDGELAND, MISSISSIPPI 39157
(601) 856-6969
FAX: (601) 856-6916

December 5, 1999

Client: State Farm Insurance Co.
P. O. Box 3810
Meridian, MS 39303-3810

re: Vehicle Fire
1998 Ford Expedition
Robert Jordan
Macon, MS

Attn: Mr. Cedrick Dunn

Case #4870
Claim # [redacted]

VEHICLE INSPECTION/CONCLUSION

On November 22, 1999, at your request, Mr. Steve Miller, an ASE Certified Master Auto and H-D Truck Technician, and I examined the referenced loss, at Mid-South Salvage, Ridgeland, Mississippi, under Stock #S-2358. Information given indicated the loss occurred October 28, 1999, around 8:00 p.m., while being driven. The vehicle stopped and the driver got out, opened the hood and saw what he thought was sparking around the fuel system, and fire wall. The vehicle had been started and stopped several times, as the insured was out campaigning. The battery had to be boosted off one time that day to crank the vehicle.

This examination revealed this to be a total fire loss, with the more severe burning occurring in the motor compartment. The intake manifold was melted along the left side. Electrical wires were arced in the harness along the left fender well. The fuel lines and fuel regulator entered the motor compartment in the general area of intense burning.

The extension of the fire into the passenger compartment ap-

peared to be through the windshield as the bulk of the burning was high. The lover parts of the front seats, and the lower parts of the dash sustained less burning than the upper parts.

CONCLUSION

Based on my examination of the vehicle, the information furnished, and the report of Mr. Steve Miller, it is my opinion the fire originated in the left rear of the motor compartment. The more probable cause for the fire was the ignition of leaked gasoline by the hot exhaust system, as outlined in Mr. Miller's report.

Respectfully submitted,

James Vickers

JAMES VICKERS
CERTIFIED FIRE INVESTIGATOR

/pv

JAMES VICKERS ENTERPRISES, INC.
FIRE SERVICES
215 INDUSTRIAL COVE
RIDGELAND, MISSISSIPPI 39157
(601) 856-6983
FAX: (601) 856-6016

November 22, 1999
Case #4870
CLAIM #24-5069-844

PHOTOGRAPH LOG

PHOTO #	LOCATION AND/OR OBJECT
1 & 2	Show the burned vehicle, looking at the front, left side, rear and right side, respectively.
3 & 4	Show the burned motor compartment, looking from the left and right sides, respectively
5 & 6	Show the conditions along the left fender well, with a close-up of arced wires.
7 & 8	Show the fuel lines, and regulator.
9 & 10	Show the melted conditions of the intake manifold, looking front to rear, and from the right to left.
11	Shows the conditions of melting to the timing chain covers, looking from the front.
12 & 13	Show the burned conditions along the radiator and left front head lamp holder, looking from inside and outside, respectively.
14 & 15	Show the front seat area and dash, looking to the left and right, respectively.
16	Shows the rear seat area, looking left to right.
17	Shows the cargo area, looking left to right.

CASE # 4870

PHOTO # 1

PHOTO # 2

CASE # 4870

PHOTO # 3

PHOTO # 4

CASE # 4870

PHOTO # 5

PHOTO # 6

CASE # 4870

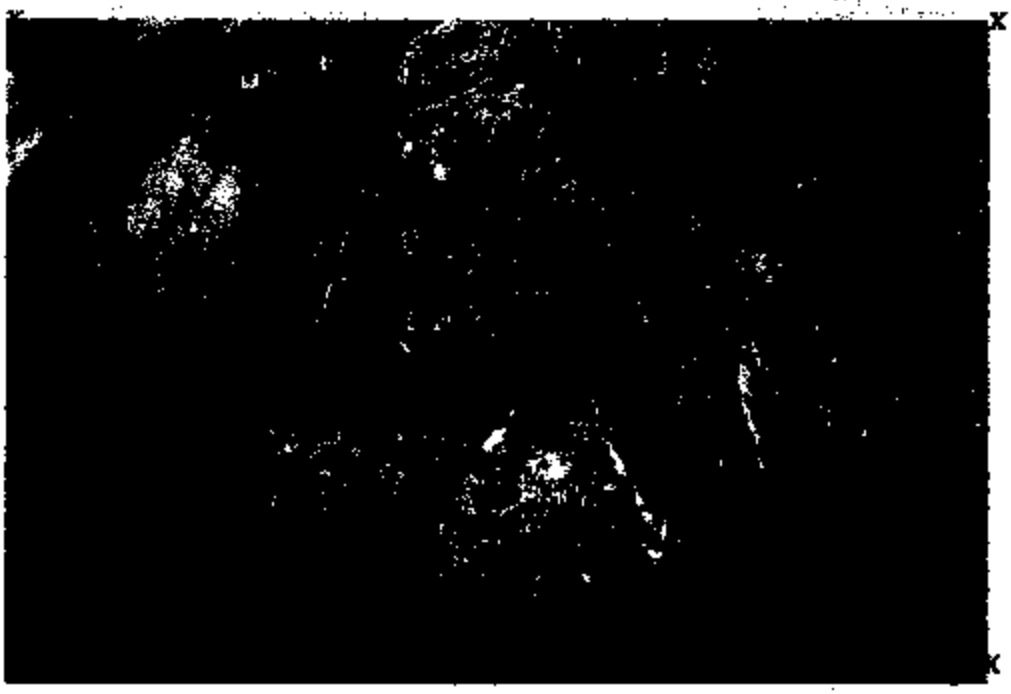
PHOTO # 7

PHOTO # 8

CASE # 4870

PHOTO # 9

PHOTO # 10



E005-005-LC-5336

CASE # 4870

PHOTO # 11

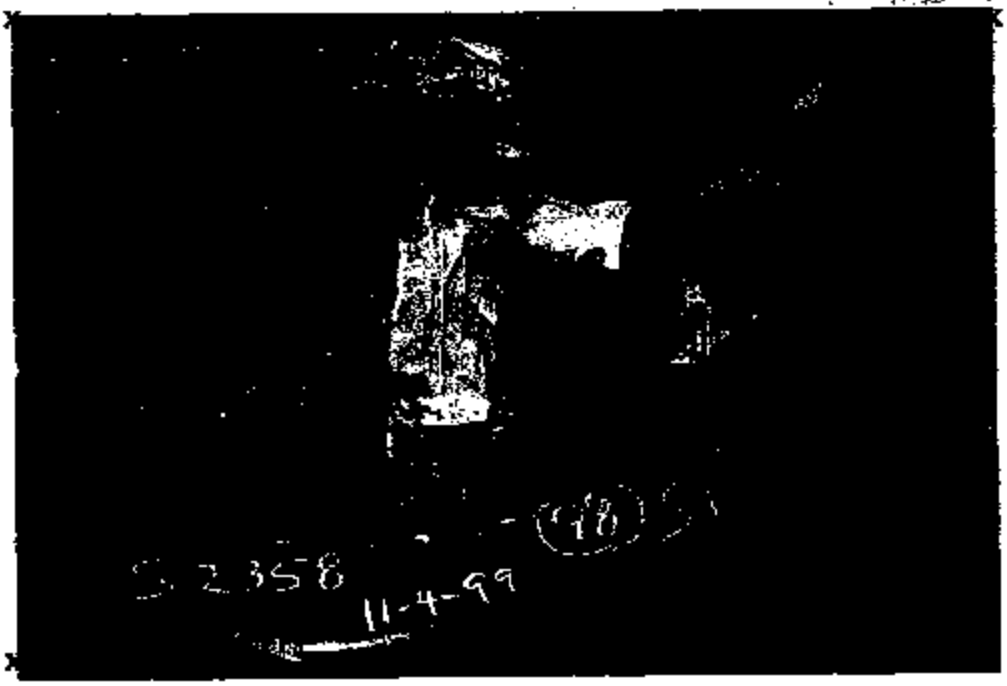
PHOTO #

EA65-065-LC-5337

CASE # 4870

PHOTO # 12

PHOTO # 13



CASE # 4870

PHOTO # 14

PHOTO # 15

CASE # 4870

PHOTO # 16

PHOTO # 17

VEHICLE INSPECTION REPORT

DATE OF INSPECTION: 11/22/99 **DATE OF LOSS:** 10/28/99

INSURED: [redacted] **PHONE:**

INSPECTED FOR: James Vickers **CASE#:** 4870

INSURANCE COMPANY: State Farm Insurance Co.

CLAIM NUMBER [redacted]

MAKE: Ford **MODEL:** Expedition **YEAR:** 1998

VIN:

PLACE OF INSPECTION: Midsouth **STOCK#:**

REASON FOR INSPECTION: Determine cause and origin of fire.

FINDINGS: Fire originated in the engine compartment on the left side. Most intense burning is located on the left side of the engine about midway back. This is the area to the left and right of the fuel pressure regulator. A fuel leak at this point would allow fuel to puddle along the outer edge of the plenum on the left side and also allow fuel to run down the left valve cover.

CONCLUSION: Fuel leaking onto the hot exhaust system ignited and burned.

Steve Miller
ASE Certified MasterAuto &
Certified H-D Truck Technician

DATE: 11/27/99

505 + - 54

N XUBEE COUNTY FIRE DEPA MENTS

JUN 29 2000

FIRE REPORT

Time: 2001 AM/PM (Left Station) — Date: 10-28-99

Time: 2100 AM/PM (Returned) — Incident No: 52004 - 137

Department(s) Mashulaville VFD — Trucks Used 1 + 3

Location of Run Butler Rd.

Town Fire: ( ) County Fire: ( ) District No. 4

Type of Run: (Car) - Grass - Residential - Commercial - Rescue - Other

Owner of Building: — Utility Co. Called

Occupant

Smoke: ( ) or Fire: ( ) on Arrival False Alarm: ( ) Out On Arrival: ( )

Probable Cause: Accidental - Arson - (Suspicious Origin) - Undetermined

Explain: [redacted] walked to get help + call for assistance. upon arival, vehicle was totaly engulfed in flames. Fame was quickley put out and wrecker called — Investigator Called — Yes: ( ) No: (

Insurance Co. — Insurance or Value $

Loss $ — Save $ — Total Loss: (Yes) (✓) No ( )

Deaths or Injuries — Yes: ( ) No: (X) Give Names

AUTOMOBILE FIRE

Ford Model: Expedition Sport Driver: [redacted]

99 Color: Serial No.: 1 FMPU... [redacted]

State: MS. Year:

...m Kennedy

George Higginbotham

...ll wallace

...m Grace

...om Good

... Kennedy

Signed: [illegible]

ER05-085-LC-5242

PHOTO #____

PHOTO #__

X

PHOTO #_

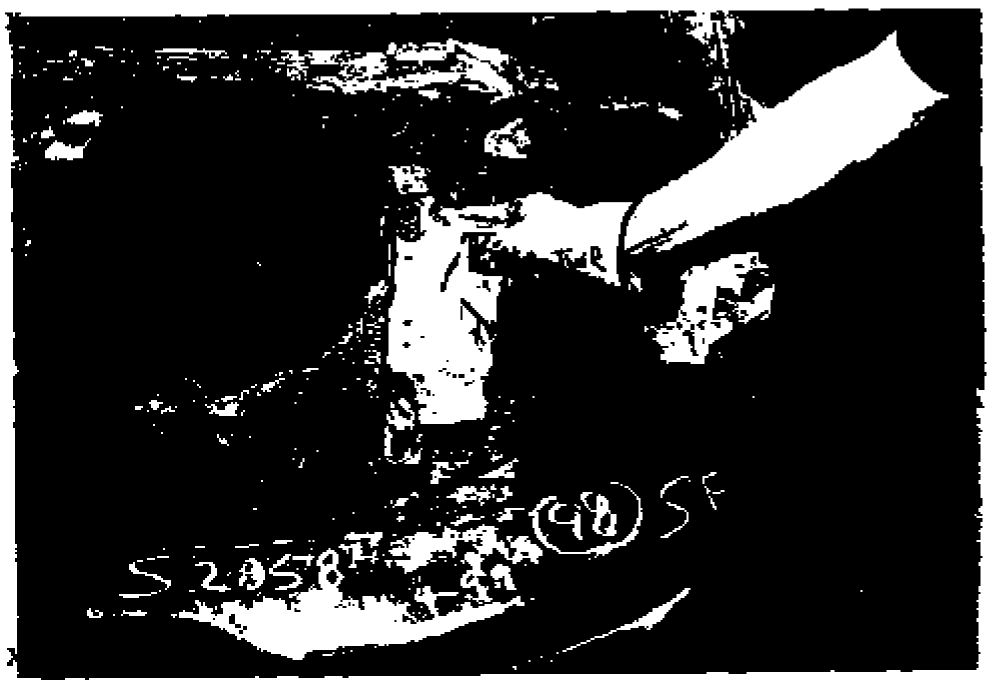


PHOTO #__

X

PHOTO #__

X

X

EM08-005-LC-5348

PHOTO #___

ER05-085-LC-5347

PHOTO # _

PHOTO #_

EA85-885-LC-5348

PHOTO #

PHOTO #

5905-005-LC-5361

State Farm Insurance Companies

Meridian Claim Office
4910 29th Avenue
P.O. Box 3810
Meridian, MS 39303
Telephone: (601) 693-2788

January 13, 2000

Ford Motor Company
Attention: Product Claims
Office of General Counsel
Park Lane Tower West, Suite 400
3 Park Lane Boulevard
Dearborn, MI 48126

Re: Our Claim Number [redacted]
Our Insured
Date of Loss October 28, 1999
Vehicle 1998 Ford Expedition Sports Wagon
VIN 1FMPU18L1WE[redacted]

To Whom It May Concern:

The identified 1998 Ford Expedition is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced fire damage and as a result the vehicle is a total loss.

State Farm would like to give you an opportunity to inspect the vehicle and give you advanced notice of our potential subrogation claim. The vehicle can be inspected at:

Mid-South Salvage Pool
P.O. Box 540
Interstate 55 North
Ridgeland, Mississippi 39157-0540
(601) 956-2787 or
(601) 952-1348

The Mid-South Salvage Pool stock number for this vehicle is S2358.

Sincerely,

Sudrick Dunn
Sr. Claim Representative
State Farm Mutual Automobile Insurance Company
Phone: (601) 693-2788

025/0113016

LAW-SCIENCE TECHNOLOGIES INC.
326 South Miami Street • West Milton, Ohio 45383
937-698-3668 • 937-275-7199
Fax 937-698-7216

Larry M. Dehus, B.S., M.S., CFEI
Forensic Scientist

Ben S. Dehus, B.S., CFEI
Fire Investigator

Roger L. Harris, A.S., CFEI
Fire Investigator

Robert W. Yordy
Accident Reconstructionist

Frederick W. Lickert, B.S., ACTAR
Accident Reconstructionist

Douglas T. Heard, ACTAR
Accident Reconstructionist

VEHICLE FIRE ORIGIN AND CAUSE INSPECTION

Insured: [redacted]

Claim #: [redacted]

LST #: 2000-414-9

January 4, 2001

FOR:

Ms. Shannon Sykes
Grange Insurance Co.
P.O. Box 249
Englewood, Ohio 45322

1.0 INTRODUCTION

1.1 On September 7, 2000, Law-Science Technologies was requested by Ms. Shannon Sykes of Grange Insurance Company to inspect a 1998 Ford F-150 pickup truck owned by [redacted] It was reported that the vehicle caught fire while it was being driven by its owner in the city of West Carrollton. It was specifically requested that the vehicle be inspected and, if possible, a determination made as to the origin and cause of this fire.

1.2 On September 11, 2000, Ben Dehus traveled to Sandy's Towing Company in Moraine for the purpose of conducting an inspection of the truck. On this date, an interview was conducted with [redacted] the owner and operator of the vehicle.

1.3 On October 27, 2000, Larry Dehus and Ben Dehus traveled to the Auto Disposal Systems in Dayton for the purpose of conducting a follow-up inspection.

2.0 OBSERVATIONS

2.1 The vehicle in question is a 1998 Ford F-150 pickup truck that is identified with Ohio registration No. ARE-1956 and VIN #2FTZ X1769WC[redacted]. Photograph 1 shows an overall view of the model identification of the Ford truck. Photograph 2 shows an overall view of the license plate of the truck. Photograph 3 shows an overall view of the manufacturer's identification on the door jamb. At the time of the inspection, the vehicle had 23,285 miles. Photograph 4 shows an overall view of the odometer. An exterior inspection of the vehicle revealed that the most severe damage to the exterior was to the hood and left and right front quarter panels. The hood had been torn off by the fire fighting activities and was unable to be inspected by this examiner. Photographs 5-8 show four overall exterior views of this vehicle.

2.2 An interior inspection of the vehicle revealed small amounts of damage to the dash where the fire penetrated the windshield. There was also melting to plastic items that were as a result of the heat from the fire. The area of the passenger compartment can be ruled out as containing the area of origin. Photograph 9 shows an overall view of the interior of this vehicle.

2.3 It was apparent that the most severe damage to the vehicle was located in the engine compartment. Therefore, the remainder of

this inspection concentrated within the engine compartment. The heaviest, most severe damage occurred in the right rear portion of the engine compartment. Photograph 10 shows an overall view of the engine compartment. The fuel lines were traced into the engine compartment to see if a possible failure of the fuel lines caused this fire. This tracing of the fuel lines showed no failures throughout the stretch between the fuel tank and the engine. Photographs 11-13 show three overall views of the fuel lines running along the chassis. Photograph 14 shows an overall view of the fuel rail on the side of the engine. It was determined that the heaviest fire damage was localised in the area of the right rear of the engine compartment. This area contained numerous electrical wiring. Photograph 15 shows an overall view of this area.

Examination of the right rear area of the engine compartment revealed numerous electrical wires running in this area. This area contained the battery, the starter relay and this is the area where the main electrical supply came through the firewall. Examination of this area found numerous electrical faults in the wiring. Photographs 16-18 show three overall view of the wiring in this area. Due to the extent of damage to these wires, they could not be traced to their serving part. A fusible connection was found that had been separated. This separation would indicate that most likely a short occurred causing this separation. Photograph 19 shows an overall view of this fusible link.

3.0 INTERVIEWS

3.1 On September 11, 2000, an interview was conducted with Mr. [redacted] the owner and operator of the vehicle. He stated that on October 1, 2000, he was driving his vehicle in the area of Poplar and Central Avenue in West Carrollton. He stated that he smelled something hot and heard pops and fizzes coming from the engine compartment. He stated that he pulled his vehicle over and began to investigate this smell and noise. He stated that he opened the hood at this time and observed flames on the passenger side of the engine compartment behind the battery on the firewall. He was questioned about the vehicle history. He stated that he had no problems with the vehicle previous to this fire.

4.0 CONCLUSIONS

4.1 Based upon the above described inspection and information, it is the opinion of this examiner that the fire originated in the right rear of the engine compartment behind the battery in some

wiring located in this area. This wiring contained numerous electrical shorts and due to the extent of damage, they could not be traced to the items they service. It is further the opinion of this examiner that this was a defect as a result to a manufacture flaw.

Respectfully submitted,

Ben S. Dehus

Ben S. Dehus, B.S.
Certified Fire & Explosion
Investigator 5116-1202

BSD/kah

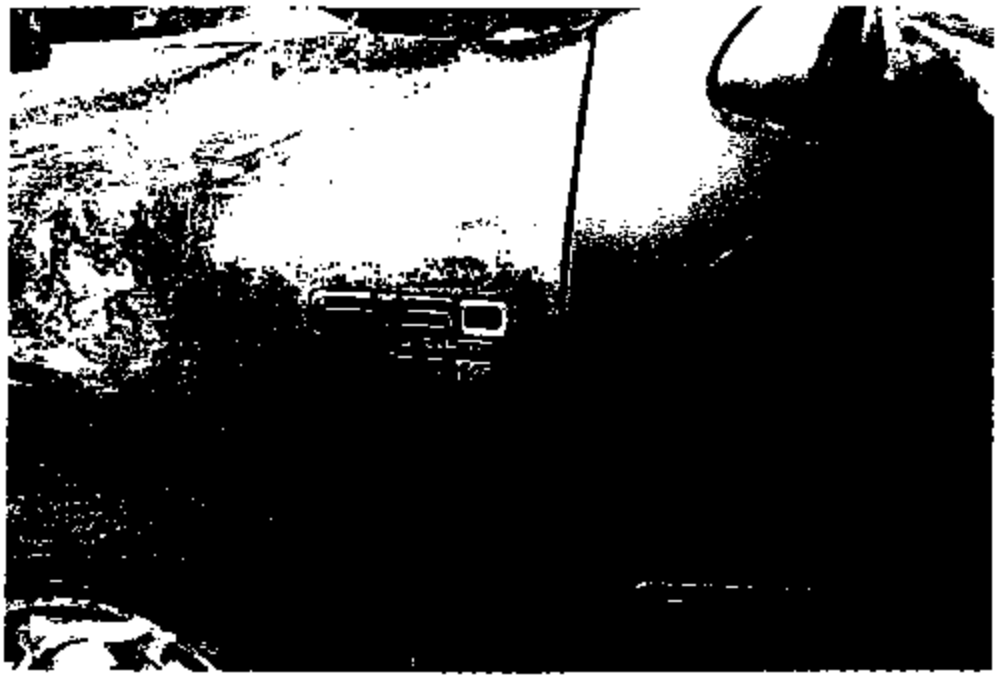
FIRE LOSS REPORT

City of West Carrollton

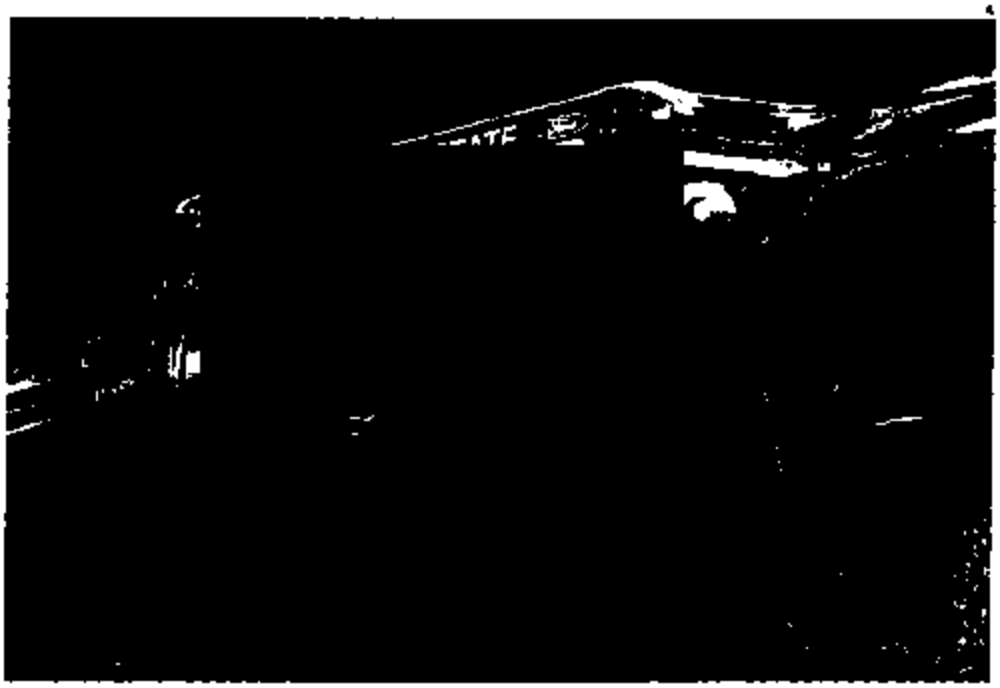
FDID	INCIDENT NO	EXP NO	MO	DAY	YR	DAY OF WEEK	ALARM TIME
57063	00-001843	00	09	01	00	Friday	13:08:00

	BUILDINGS	VEHICLES	CONTENTS	TOTAL
ESTIMATED LOSS	0	15,000	0	15,000
ESTIMATED VALUE	0	15,000	0	15,000
INSURED AMOUNT	0	0	0	0
SETTLEMENT AMOUNT	0	0	0	0

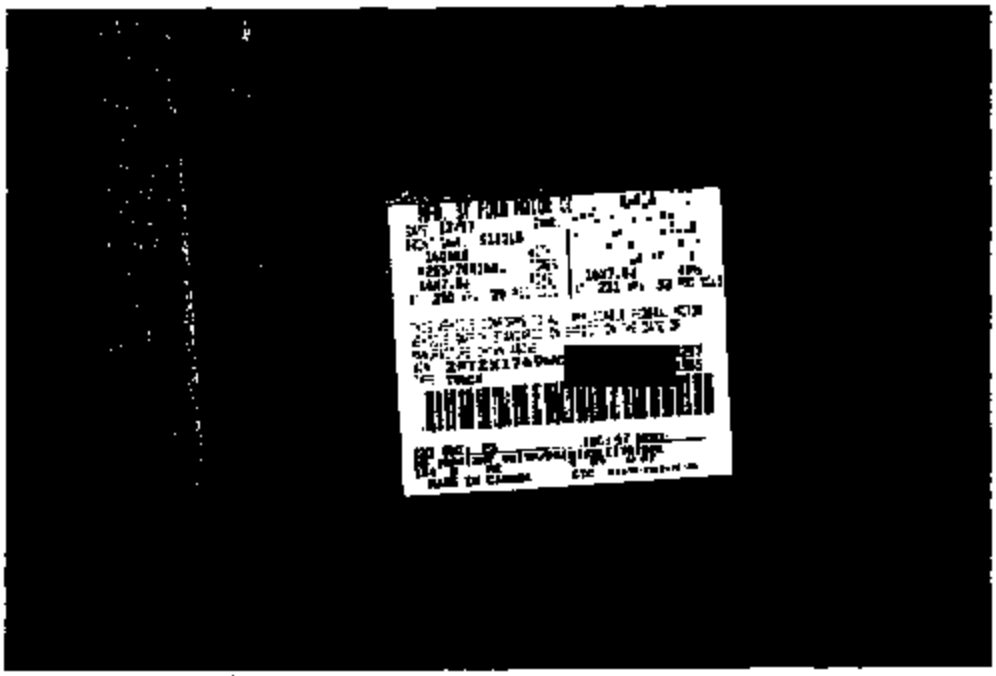
INSURANCE INFORMATION	
BUILDINGS AND CONTENTS:	VEHICLES:
COMPANY: GRANGE INSURANCE	COMPANY:
AGENCY: THOMAS BRUSHON	AGENCY:
CONTACT:	CONTACT:
PHONE: 937-378-2369	PHONE:



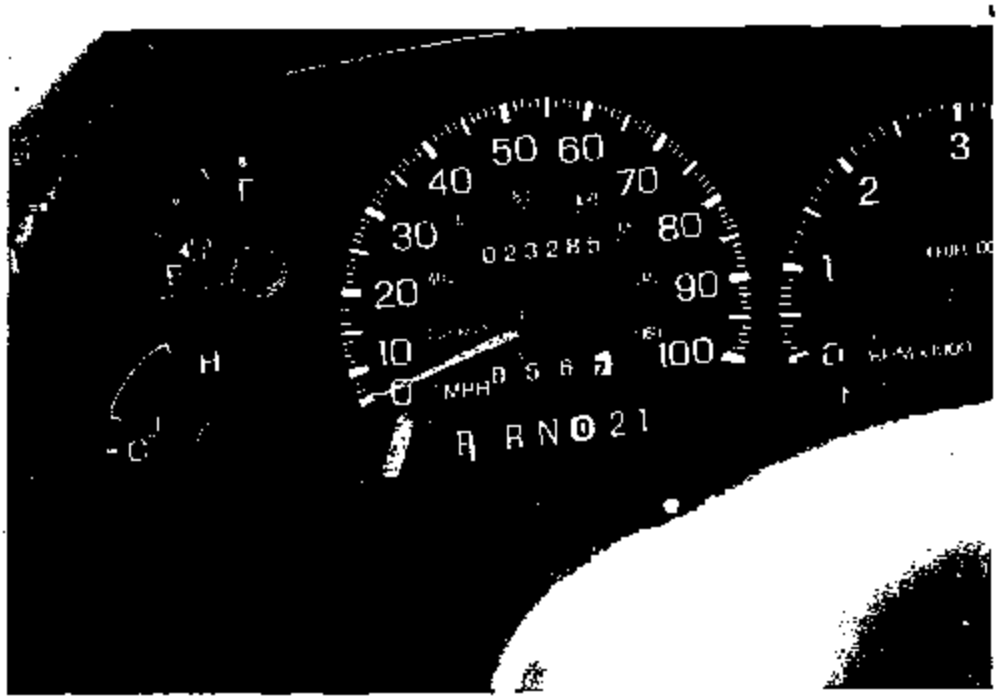
PHOTOGRAPH #1 - Overall view of the model identification on the side of the vehicle



PHOTOGRAPH #2 - Overall view of the license plate



PHOTOGRAPH #3 - Overall view of the vehicle identification



PHOTOGRAPH #4 - Overall view of the odometer

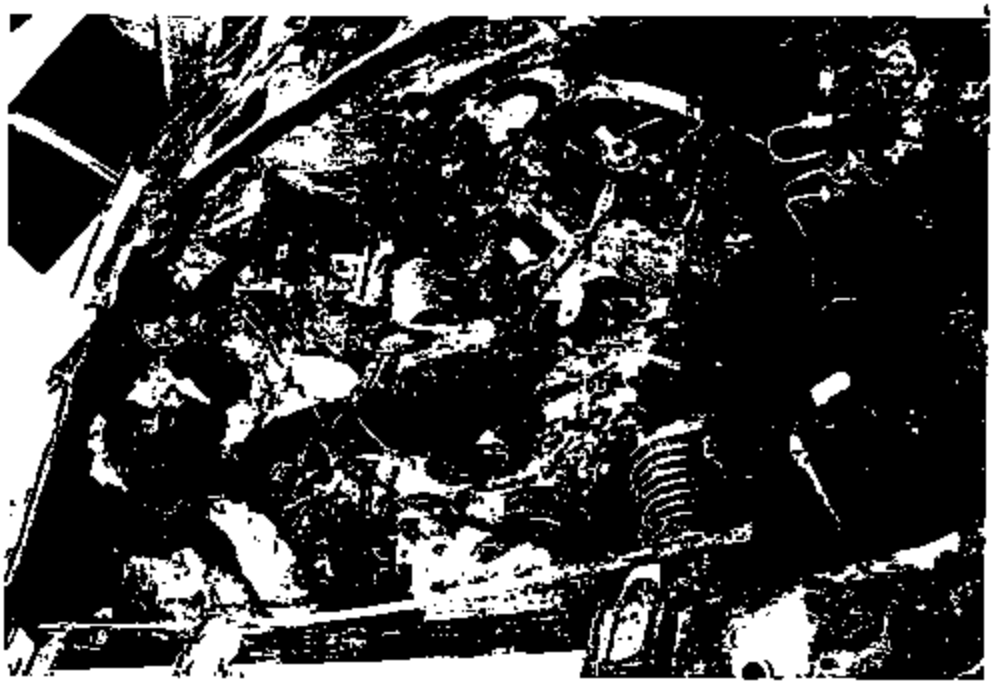
PHOTOGRAPH #5 - Overall view of the left front of the vehicle

PHOTOGRAPH #6 - Overall view of the right front of the vehicle

PHOTOGRAPH #7 - Overall view of the front of the vehicle

PHOTOGRAPH #8 - Overall view of the rear of the vehicle

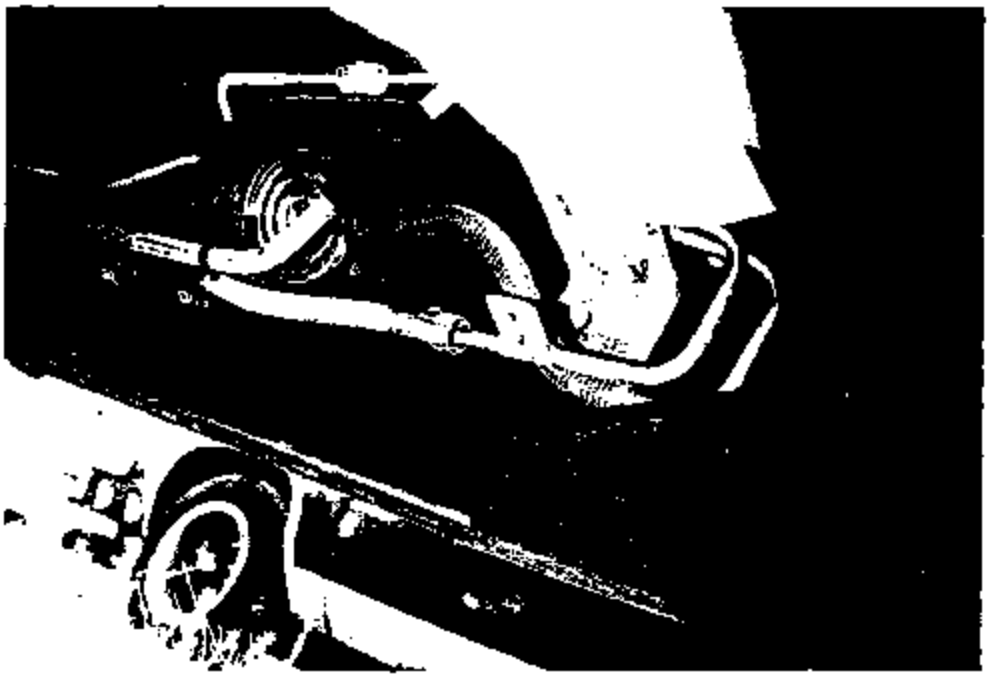
PHOTOGRAPH #9 - Overall view of the interior of the vehicle



PHOTOGRAPH #10 - Overall view of the engine compartment

PHOTOGRAPH #11 - Overall view of the fuel rails running along the chassis

PHOTOGRAPH #12 - 2nd overall view of the fuel rails running along the chassis



PHOTOGRAPH #13 - 3rd overall view of the fuel rails running along the chassis

PHOTOGRAPH #14 - Overall view of the fuel rail on the side of the engine

PHOTOGRAPH #15 - Overall view of the area of origin

PHOTOGRAPH #16 - Overall view of the wiring in the area of origin

PHOTOGRAPH #17 - 2nd overall view of the wiring in the area of origin

SFCHMCMA | Action Detail | 01/22/02 11:31:25

==>

VIN: 2FTZX1769WC[redacted] Year: Model:
Name:
Trmt: Contact:
Symptom:
Reason:
Dealer:
Issue Type: Issue Status:
Comm Type: Odometer Reading:
Analyst: Document Number:
Action Date: Action Data:
Action Time: EST
Origin Desc:
Action Desc:
Comments:

F1=Help F2=ActionData F4=PrevAction F5=NextAction F9=PrevComments
F10=NextComments F11=Menu F12=Return F13=PrevContact F14=NextContact
NO DATA FOUND OGDB024

SFCHMCMA Action Detail 01/22/02 11:31:47

VIN: 2FTZX1769W[redacted] Year: Model:
Name:
Trmt: Contact:
Symptom:
Reason:
Dealer:
Issue Type: Issue Status:
Comm Type: Odometer Reading:
Analyst: Document Number:
Action Date: Action Data:
Action Time: EST
Origin Desc:
Action Desc:
Comments:

F1=Help F2=ActionData F4=PrevAction F5=NextAction F9=PrevComments
F10=NextComments F11=Menu F12=Return F13=PrevContact F14=NextContact
NO DATA FOUND OGDB024

IN THE MONTGOMERY COUNTY COURT OF COMMON PLEAS

[redacted]
Columbus, Ohio [redacted]

Plaintiffs,

Case No:
Judge

vs.

Ford Motor Company
c/o C.T. Corporation System, Statutory Agent
1300 East 9th Street
Cleveland, Ohio 44114

Defendant.

COMPLAINT FOR DAMAGES

COUNT ONE

1. The corporate Plaintiff is duly authorized to sell insurance in the state of Ohio and at all times hereinafter mentioned, had in full force and effect a policy of insurance which provided coverage on a 1998 Ford F-150 bearing Vehicle Identification Number 2FTZX1769W[redacted] owned and/or leased by [redacted] (hereinafter referred to as "Insured"). Said policy was subject to a $100.00 deductible.

2. Defendant Ford Motor Company (hereinafter referred to as "Ford") is a corporation authorized to do business in the state of Ohio, or has conducted business in the state of Ohio.

3. Defendant, Ford, negligently designed, manufactured, distributed, marketed and/or sold a 1998 Ford F-150, bearing Vehicle Identification Number 2FTZX1769W[redacted]

4. On or about the 1st day of September, 2000, in West Carrollton, Montgomery County, Ohio, the "insured" was using said 1998 Ford F-150 in a foreseeable manner when an electrical fire did originate in and/or around the right rear of the engine compartment, damaging the vehicle beyond repair. Said vehicle was deemed a total loss.

5. The vehicle's value preceding the incident was in the amount of $19,604.25.

6. Said fire and loss were a direct and proximate result of Defendant's aforementioned negligence.

7. Pursuant to the above mentioned policy of insurance, the corporate Plaintiff was required to and did pay to and/or on behalf of its "insured" the sum of $19,504.25 and is thereby subrogated in that amount.

COUNT TWO

8. Plaintiffs hereby incorporate paragraphs one through seven of this Complaint as if fully restated herein.

9. Defendant negligently failed to warn of the dangers of said product.

COUNT THREE

10. Plaintiffs hereby incorporate paragraphs one through nine of this Complaint as if fully restated herein.

11. Said product was unsafe for its intended use, which use was reasonably foreseeable by Defendant.

COUNT FOUR

12. Plaintiffs hereby incorporate paragraphs one through eleven of this Complaint as if fully restated herein.

13. Defendant made certain express and implied warranties which were relied upon by the "insured", the Defendant's breach of which directly and proximately caused the damages described above.

COUNT FIVE

14. Plaintiffs hereby incorporate paragraphs one through thirteen of this Complaint as if fully restated herein.

15.The risks inherent in the design of the 1998 Ford F-150 outweighed the benefits of that design.

COUNT SIX

16. Plaintiffs hereby incorporate paragraphs one through fifteen of this Complaint as if fully restated herein.

17. Defendant did fail to design and/or manufacture said 1998 Ford F-150 in conformity with the standards and requirements of its industry.

COUNT SEVEN

18. Plaintiffs hereby incorporate paragraphs one through seventeen of this Complaint as if fully restated herein.

19. Defendant did place into the stream of commerce a product which was not of merchantable quality and was unfit for the purpose in which it was intended.

COUNT EIGHT

20. Plaintiffs hereby incorporate paragraphs one through nineteen of this Complaint as if fully restated herein.

21. The 1998 Ford F-150 was defective in manufacture and/or construction as described in Ohio Revised Code § 2307.74, was defective in design or formulation as described in Ohio Revised Code § 2307.75, was defective due to inadequate warning or instruction as described in Ohio Revised Code § 2307.76 and/or was defective because it did not conform to representations made by the Defendant as described in Ohio Revised Code § 2307.77.

22. As a direct and proximate result of one or more of the above described failures and/or defective and dangerous conditions, Plaintiffs were damaged as set forth above.

WHEREFORE, Plaintiff, [redacted] demands judgment in the amount of $19,504.25 and Plaintiff, [redacted], demands judgment in the amount of $100.00, plus costs and interest.

CHEEK & ZEEHANDELAR, L.L.P.

BY: _____

Alessandro Sabatino, Jr. (0062496)
Attorney for Plaintiffs
471 East Broad Street, 18th Floor
P.O. Box 15069
Columbus, Ohio 43215-0069
(614) 229-3888 (01-9343)

01-9343

2005-005-LC-5372

CSOR0010 **MORS II Contact Comments** 05/11/1995 16:49:36

Last Name: [redacted] VIN:
Home Phone: [redacted] Bus.Phone [redacted] Ext:
Dealer: BOB CHAMBERS FORD Region: 11

CONTACT NBR: 105464234 Date: 05/02/1995 Analyst Code: 7652MM
File Type: LEGAL Time: 10:00:41 Analyst Name: MINNIS
Comm Type: P PHONE Micro: Letter Code:

Comments: More?: Y
PRIVILEGED AND CONFIDENTIAL
JILL ST. PETERS OF STATE FARM INSURANCE COMPANY IN MAINE ALLEGES:
-ON 4/29/95 AT APPROXIMATELY 6 P.M. [redacted] DRIVING DOWN AN EXTENSION ROAD WHEN HE NOTICED SMOKE COMING FROM THE HOOD AND ENGINE.
-ERIC NOTICED SMOKE FROM ENGINE AND RAISED THE HOOD TO CHECK THE CONCERN.
-WHEN THE CUSTOMER OPENED THE HOOD FLAMES BURST OUT OF THE ENGINE AND BURNED THE CUSTOMER ON HIS HANDS AND FACE.—
-THE CUSTOMER WAS TREATED AT THE HOSPITAL FOR THE BURNS AND RELEASED.
-THERE HAS BEEN A SHERIFF'S REPORT FILED ON THIS INCIDENT.
-AT THE TIME OF THE ACCIDENT, PER MS. ST. PETERS OF STATE FARM INSURANCE THE WEATHER WAS RAINY.
F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
E196 FIRST COMMENTS FOR CONTACT OGDB140

CSOR0010 **MORS II Contact Comments** 05/11/1995 16:49:45

Last Name: [redacted] VIN:
Home Phone: [redacted] Bus.Phone: [redacted] Ext:
Dealer: BOB CHAMBERS FORD Region: 11

CONTACT NBR: 105464234 Date: 05/02/1995 Analyst Code: 7652MM
File Type: LEGAL Time: 10:04:09 Analyst Name: MINNIS
Comm Type: U UPDATE Micro: Letter Code:

Comments: More?: Y
-THE VEHICLE WAS TOWED FROM THE ROAD TO BARDS GARAGE, 207-453-6533 IN MAINE.
MS. JILL ST. PETERS OF STATE FARM CAN BE CONTACTED AT 207-621-5300.
*
PER ESTIMATOR AT STATE FARM INSURANCE:
-THE VEHICLE IS A TOTAL LOSS BASED ON ESTIMATOR D. PRATT AT STATE FARM.

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
I002 REQUESTED INFORMATION DISPLAYED OGDB140

CSOR0010 **MCRS II Contact Comments** 05/11/1995 16:49:58

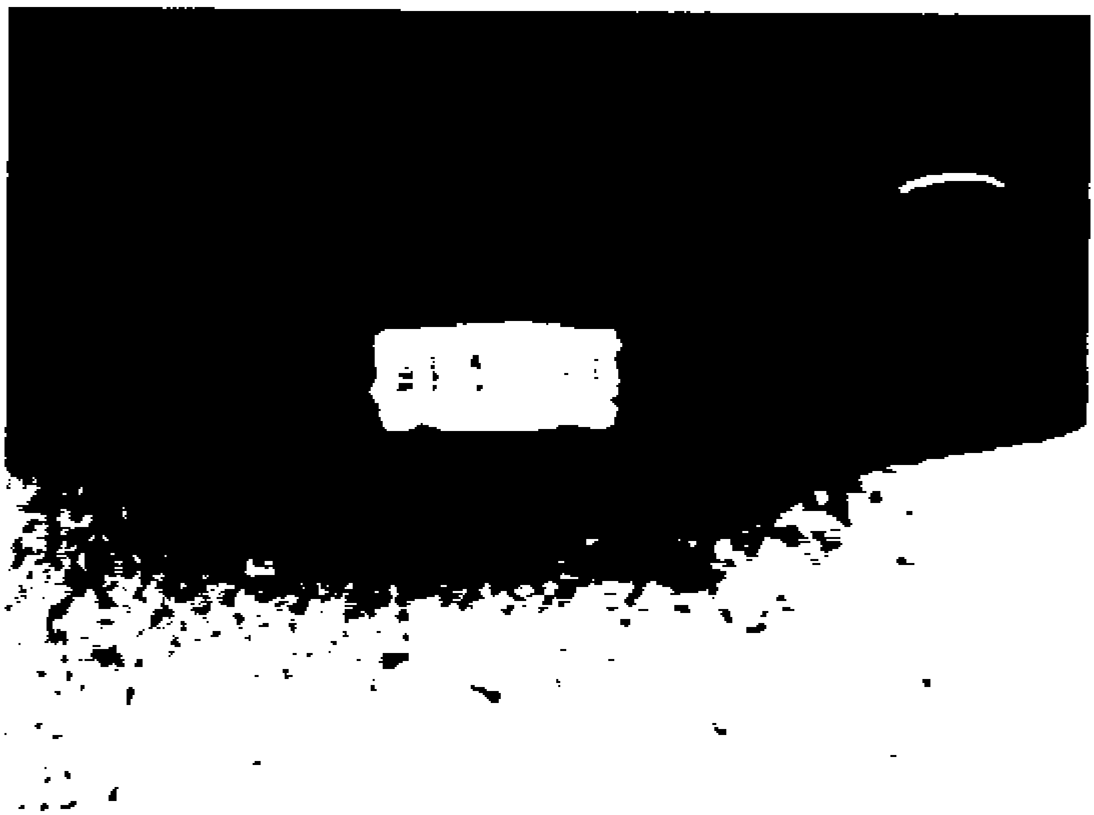
Last Name: [redacted] VIN:
Home Phone: [redacted] Bus.Phone: [redacted] Ext:
Dealer: BOB CHAMBERS FORD Region: 11

CONTACT NBR: 105464234 Date: 05/02/1995 Analyst Code: 7652MM
File Type: LEGAL Time: 10:15:22 Analyst Name: MINNIS
Comm Type: C CALL BACK Micro: Letter Code:

Comments: More?: N
-THE CUSTOMER'S STATE WAS ENTERED AS "MA" IN THE SYSTEM ON THE BASIC SCREEN.
-THE CUSTOMER'S STATE SHOULD BE "ME" FOR THE STATE OF MAINE.
*
THE VIN NUMBER MS. ST. PETERS PROVIDED (2FTEF14Y9S[redacted]) WAS NOT ACCEPTED BY THE COMPUTER.
MS. ST. PETERS DID NOT KNOW THE CURRENT MILEAGE ON THE VEHICLE.
CAC ADVISED:
-MS. ST. PETERS TO SEND THE INFORMATION IN WRITING TO FORD'S GENERAL COUNSEL OFFICE.

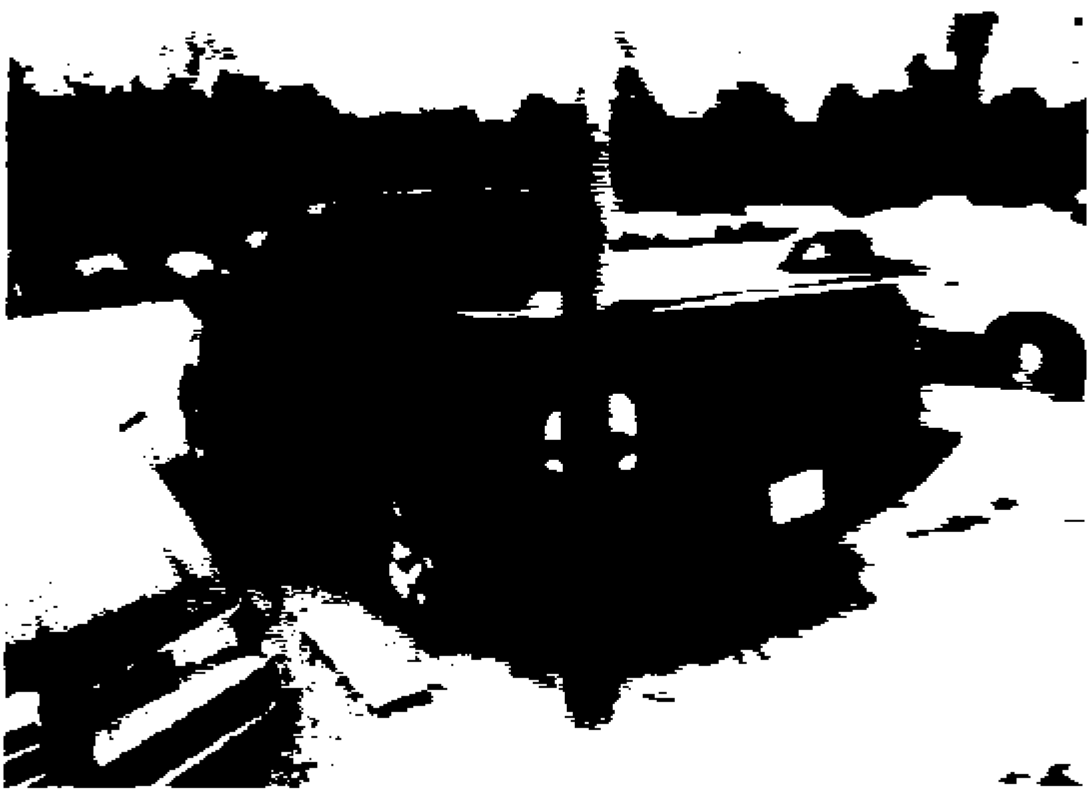
F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
I002 REQUESTED INFORMATION DISPLAYED OGDB140

01-4553-437

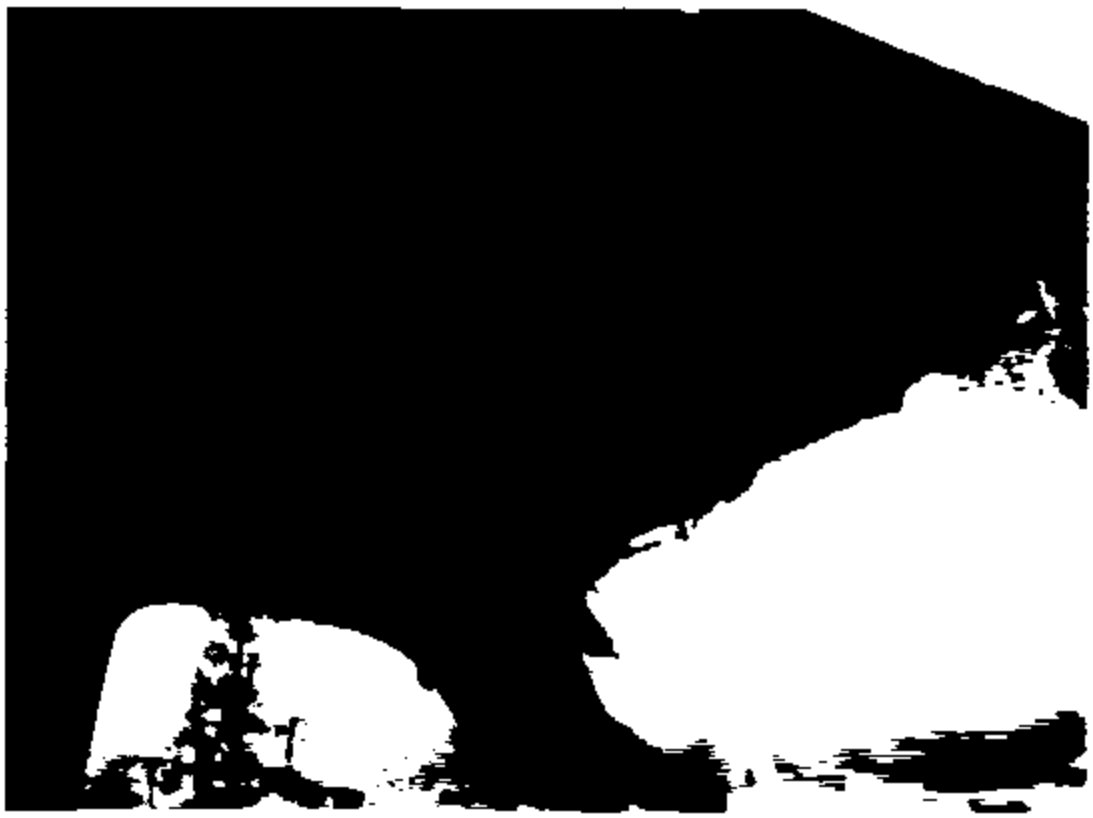


EA85-005-LC-5378

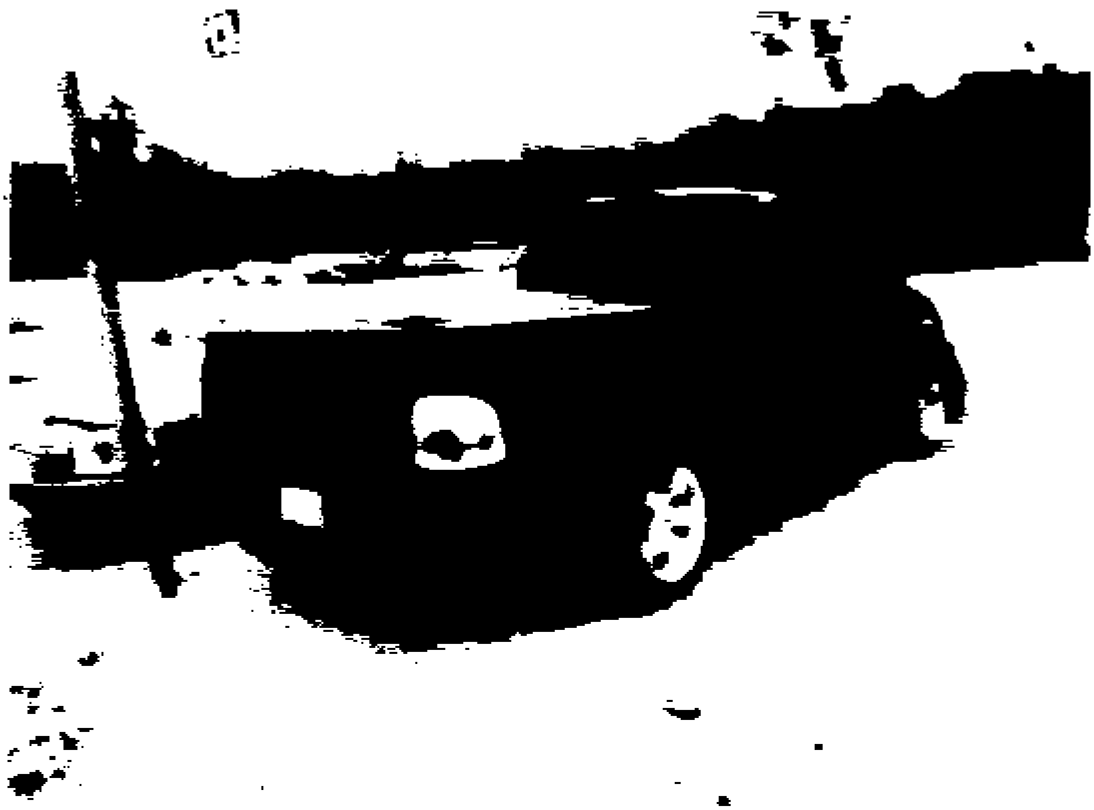
EA65-065-LC-5378



EA85-005-LC-5388



ER85-865-LC-5381



ER85-085-LC-6382

EA65-065-LC-5383

ER85-886-LC-5384

Investigation:

[redacted] the owner, [redacted], stated she purchased the vehicle used approximately a year earlier. Her 19 year old son [redacted] was driving it at the time of the fire. [redacted] had borrowed the truck to move some furniture. She was not present at the time of the fire. She was not having any problems with the vehicle.

[redacted], stated he got off from his shift of work and went to his father's house to borrow the truck. He was going to use it to move furniture. As he backed it out of the driveway, he noticed some "waves of heat" coming up from the right side at the rear of the hood. He parked the truck by the street, turned off the engine and notified the Jasper Fire Department by Nextel radio. He estimated the vehicle burned 5-6 minutes before the fire department arrived and extinguished the fire.

Determination of Origin Area and Cause:

It is my opinion; the fire originated in the right rear corner of the engine compartment. The fire is caused by an unspecified electrical malfunction. It is my recommendation that all interested parties be put on notice and the examination completed.

At this time, I have completed all assigned investigation. Should you desire further investigation or if you have any questions, please do not hesitate to call.

R. Clint Massengale

R. Clint Massengale, CFI, CFEI, CVFI

NFIRS-1 Basic

State	FDID	Incident Date (MM DD YYYY)	Station	Incident Number	Exposure
		7 / 16 / 04	1		

☐ Delete ☐ Change ☐ No Activity

B Location

☐ Street address ☐ Intersection ☐ In front of ☐ Rear of ☐ Adjacent to ☐ Directions

Number/Milepost | Prefix | Street or Highway [redacted] | Street Type | Suffix

Apt./Suite/Room | City: Jorgensen | State: OR | Zip Code [redacted]

Cross street or directions, as applicable

C Incident Type: MVA fire

D Aid Given or Received

1 ☐ Mutual aid received
2 ☐ Automatic aid recv.
3 ☐ Mutual aid given
4 ☐ Automatic aid given
5 ☐ Other aid given
N ☒ None

Their FDID | Their State | Their Incident Number

E1 Dates & Times (Midnight is 0000)

	Month	Day	Year	Hr Min Sec
Alarm				1934
Arrival				1935
Controlled				1940
Last Unit Cleared				1955

E2 Shift & Alarms: Shift or Platoon: B | Alarms | District

F Actions Taken

Primary Action Taken: Extinguished

Additional Action Taken (2)

Additional Action Taken (3)

G1 Resources

	Apparatus	Personnel
Suppression	5-11	3
EMS	R-10	2
Other		

G2 Estimated Dollar Losses & Values

LOSSES: Property $ | Contents $

PRE-INCIDENT VALUE: Property $ | Contents $

Completed Modules

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

H1 Casualties ☐ None — Deaths | Injuries — Fire Service | Civilian

H2 Detector — Required for confined fires.
1 ☐ Detector alerted occupants
2 ☐ Detector did not alert them
U ☐ Unknown

H3 Hazardous Materials Release

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

I Mixed Use Property

NN ☐ Not mixed
10 ☐ Assembly use
20 ☐ Education use
33 ☐ Medical use
40 ☐ Residential use
51 ☐ Row of stores
53 ☐ Enclosed mall
58 ☐ Bus. & Residential
59 ☐ Office use
60 ☐ Industrial use
63 ☐ Military use
65 ☐ Farm use
00 ☐ Other mixed use

J Property Use — Structures

131 ☐ Church, place of worship
161 ☐ Restaurant or cafeteria
162 ☐ Bar/tavern or nightclub
213 ☐ Elementary school or kindergarten
215 ☐ High school or junior high
241 ☐ College, adult education
311 ☐ Care facility for the aged
331 ☐ Hospital
341 ☐ Clinic, clinic type infirmary
342 ☐ Doctor/dentist office
361 ☐ Prison or jail, not juvenile
419 ☐ 1-or 2-family dwelling
429 ☐ Multi-family dwelling
439 ☐ Rooming/boarding house
449 ☐ Commercial hotel or motel
459 ☐ Residential, board and care
464 ☐ Dormitory/barracks
519 ☐ Food and beverage sales
539 ☐ Household goods, sales, repairs
579 ☐ Motor vehicle/boat sales/repair
571 ☐ Gas or service station
599 ☐ Business office
615 ☐ Electric generating plant
629 ☐ Laboratory/science lab
700 ☐ Manufacturing plant
819 ☐ Livestock/poultry storage(barn)
882 ☐ Non-residential parking garage
891 ☐ Warehouse

Outside

124 ☐ Playground or park
655 ☐ Crops or orchard
669 ☐ Forest (timberland)
807 ☐ Outdoor storage area
919 ☐ Dump or sanitary landfill
931 ☐ Open land or field
936 ☐ Vacant lot
938 ☐ Graded/care for plot of land
946 ☐ Lake, river, stream
951 ☐ Railroad right of way
960 ☐ Other street
961 ☐ Highway/divided highway
962 ☐ Residential street/driveway
981 ☐ Construction site
984 ☐ Industrial plant yard

Property Use

NFIRS-1 Revision 01/19/99

ER05-005-LC-5386

Person/Entity Involved

Local option

Business name (if applicable) | Area Code | Phone Number

[redacted]

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

Mr., Ms., Mrs. [redacted] Suffix

Number | Prefix | Street or Highway | Street Type | Suffix

Post Office Box | Apt./Suite/Room | City

State | Zip Code

More people involved? Check this box and attach Supplemental Forms (NFIRS-1S) as necessary

H1 Mobile Property Involved

None

1 Not involved in ignition, but burned

2 Involved in ignition, but did not burn

3 Involved in ignition and burned

H2 Mobile Property Type & Make

Mobile property type

Mobile property make

Area of fire origin ★

Heat source ★

Item first ignited ★ | 1 Check box if fire spread was confined to object of origin

Mobile property model | Year

License Plate Number (Local Option) | State | VIN Number

Type of material first ignited | Required only if item first ignited code is 00 or <70

MVA totally involved on arrival

Visit A50219 Ford Explorer 2002

Toyota P48638

More remarks? Check this box and attach Supplemental Forms (NFIRS-1S) as necessary

L Authorization

Officer in charge ID | Signature | Position or rank: Capt. | Assignment | Month: 8 | Day: 16 | Year: 04

Check box if same as Officer in charge. | Member making report ID | Signature | Position or rank | Assignment | Month | Day | Year

COPY

P.O. Box 830855
Birmingham, AL 35283-0855

December 16, 2004

Ford Motor Company
Parklane Towers West Suit 400
Dearborn, MI 48126-2568

RE:	Claim Number:	[redacted]
	Our Insured:	
	Date of Loss:	August 16, 2004
	Total Amount Due:	$26,926.75
	Company Portion:	$26,676.75
	Insured's Portion:	$250.00

Dear To whom it may concern:

We are writing to you regarding a loss sustained by our insured. Our investigation indicates that you are responsible for this loss. By virtue of our payment, we are entitled to recover from the responsible party.

If you have liability insurance, please refer this letter to your insurance company and inform us as to your insurance company's name, address and your policy number.

If you do not have insurance to protect you for this accident, we request payment of the total amount due within 15 days from the date of this letter. Should we not hear from you within the specified time, we have no alternative other than to take legal action to protect our rights in this matter.

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, administar, or enforce a transaction authorized by the consumer. However, you are neither authorized or 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 subrogation claim.
A preferred method of payment is via Western Union. You can contact Western Union at 1-800-325-6000 (Press 2) for a location near you or contact us and we will be glad to assist you. You will need the following information:
PAY TO: *State Farm Regional Office*
CODE CITY: *Magiccity*

COPY

STATE: *Alabama*
ACCOUNT NUMBER: *Same as claim number listed above.*

Your cooperation is appreciated.

ECF
Claim Representative
(888) 274-5401

State Farm Mutual Automobile Insurance Company

rd

KUTICKA FIRE INVESTIGATIONS, L.L.C.

P. O. Box 1275 Nixa, MO. 65714-1275
Phone Number 417-743-3041 Fax Number 417-743-2204

March 5, 2002

Cincinnati Insurance Company
P. O. Box 14138
Springfield, MO. 65814-0138

Attention: Steve Landis

Re: Insured: [redacted]
Co. Claim Number:
Policy Number:
Date of Loss: 2-9-2002 (Fire)
KFI: 2002-33

FIRST AND FINAL REPORT (ORIGIN AND CAUSE)

REQUESTED WORK

A fire scene origin and cause examination conducted on a 1999 Ford F15 XLT Triton V8 Extended Cab Pickup with Tommy Lift involved in a fire on February 9, 2002.

ASSIGNMENT FACTS

On February 9, 2002, a fire resulted to a 1999 Ford F15 XLT pickup owned by [redacted] while being driven at Ava, Missouri [redacted] located at [redacted] Springfield, Missouri.

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Fire Scene Examination Conclusion	5
Addenda	6

FIRE SCENE EXAMINATION

On February 15, 2002, a fire scene origin and cause examination was conducted on a 1999 Ford F15 Triton V8 pickup located at Jims Body Shop, Ava, Missouri. This pickup was involved in a fire on February 9, 2002.

Exterior examination of the truck found the heaviest fire damage to be to the front of the vehicle involving the right and left fenders, wheels and engine compartment. The left, driver's front fender had the heaviest fire damage to the body. This was the result of the tire burning and fire that spread from the engine compartment. The rim on the driver's front side received much heavier damage by fire than the passenger side. This also indicated a more heavier fire involvement on the driver's side of the engine. The engine compartment area was the heaviest area of fire damage. Some fire spread up the windshield and back across the roof of the cab on the driver's side. Examination of the front grill area of the truck found the grill to be melted away the heaviest on the driver's side. A comparison of fuel loads of the engine compartment found that the driver's side would burn heavier due to the location of the brake system fluid container and the window washer container, both these flammables would add to the fire spread and burning.

Examination of the interior of the cab found some fire damage, but mostly heat damage. From this examination of the interior no evidence of this fire starting inside the cab was found. It appeared that the ignition key was in the ignition cylinder at the time of this fire. Fire patterns in the interior of the cab indicated the heaviest fire spread into the cab was from the center of the dash area directly in line with the back of the engine and from fire that spread through the firewall from the engine compartment.

Closer examination of the engine compartment found the heaviest melting of metal to be at the intake manifold and at the back of the engine, on the driver's side. Much of the manifold was still present at the front area of the engine. A mounting bracket on the driver's side of the engine above the fuel rail was found to have the heaviest melting to the bracket studs at the stud closest to the firewall. The fuel supply line and return lines to the fuel tank were found intact and connected. Examination of the fuel rails for the fuel injectors found the crossover lines, which appeared to be just rubber hoses, to both have been burned away. Examination of the injectors found no indication of leakage of fuel from the injectors. Examination of the firewall found a burn pattern consistent with a flammable being sprayed onto the firewall. This was located to the driver's side indicating fuel from one of the crossover rubber hoses for the fuel system of the fuel rails spraying gasoline onto the firewall.

Examination of the electrical system of the engine compartment as well as the dash and cab area found no evidence of electrical malfunction or failure. Fire patterns clearly indicated that this fire started at the back of the engine in line with the driver's side fuel rail. The rubber crossover connection hoses for connecting the fuel rails together were burned away not allowing inspection of these hoses as to failure.

FIRE SCENE EXAMINATION CONCLUSION

Based on the fire scene examination this fire is classified as accidental in cause, the cause being determined from facts of the fire scene as a leakage of gasoline from one of the rubber crossover hoses that connected the right and left fuel rails for the fuel injectors together. This conclusion is based on the following facts. Fire patterns showed the fire origin being within the truck engine compartment at the back of the engine on the driver's side. The fire origin was determined to be where the rubber crossover fuel connection lines that connected the right and left fuel rails together. A burn pattern present on the firewall directly in line with the crossover fuel lines closer to the driver's side was found that indicated a flammable being sprayed onto the firewall and burning. This is consistent with gasoline leakage from the crossover fuel line that supplied the passenger side fuel rail leaking. The gasoline vapors would have easily been ignited by the engine electrical ignition system. All other possible causes, including electrical, mechanical and incendiarism were considered and eliminated as having involvement with the cause of this fire. This elimination further supported the leakage of gasoline from the fuel system crossover supply line for the fuel rails that supplied fuel to the passenger side fuel injectors.

ADDENDA

1. Photographic Documentation Log

Kuticka Fire Investigations, L.L.C.

By: James L. Kuticka
Investigator

Encl.

Kuticka Fire Investigations, L.L.C. - Photographic Log Sheet

Photo 1
Photograph taken showing the front of the vehicle. The arrow shows the heaviest area of fire damage to the front grill area.

Photo 2
Photograph taken showing the driver's side of the truck the arrow shows the fire damage to the front fender, part caused by the tire burning.

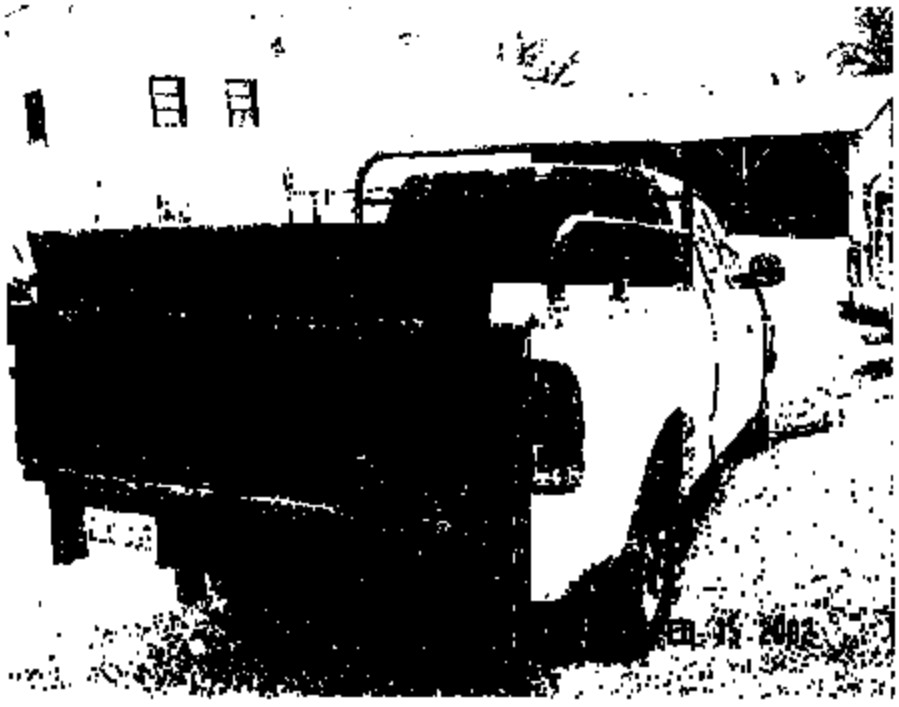


Photo 3
Photograph taken showing the back of the truck and part of the passenger side.

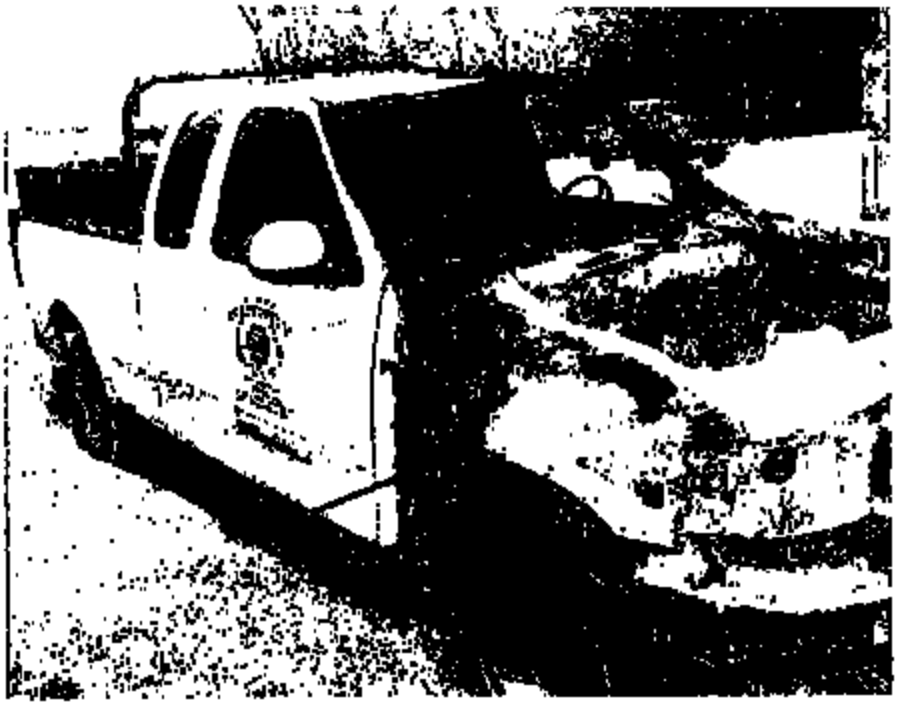


Photo 4
Photograph taken showing the passenger side of the truck, the arrow shows the front fender not as extensively burned as the driver's side.

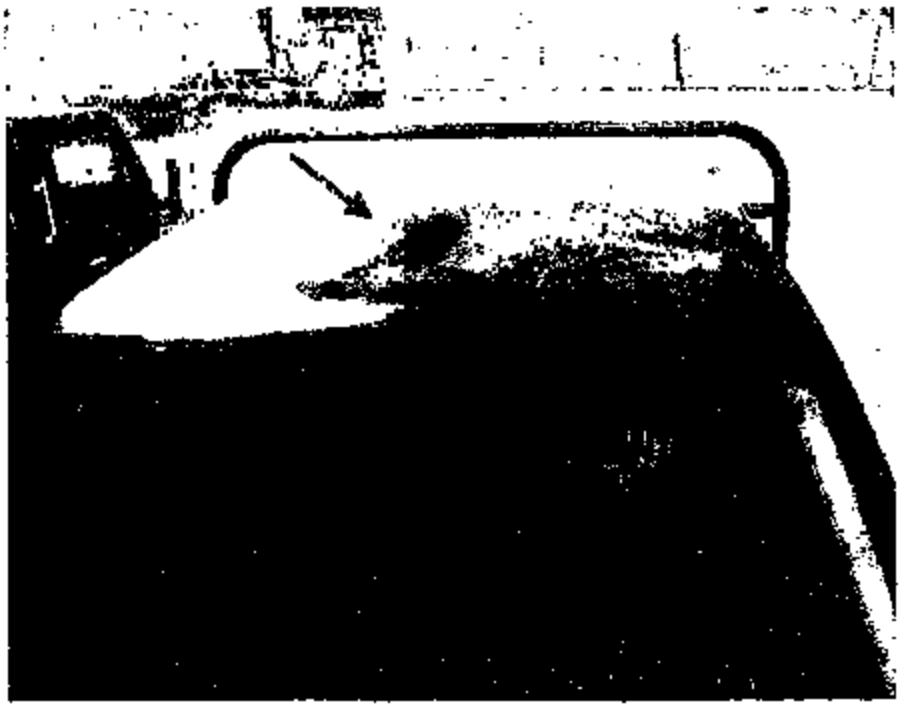


Photo 5
Photograph taken showing the top of the cab the arrow shows the heat damage being on the driver's side and extending from the windshield back across the cab roof.

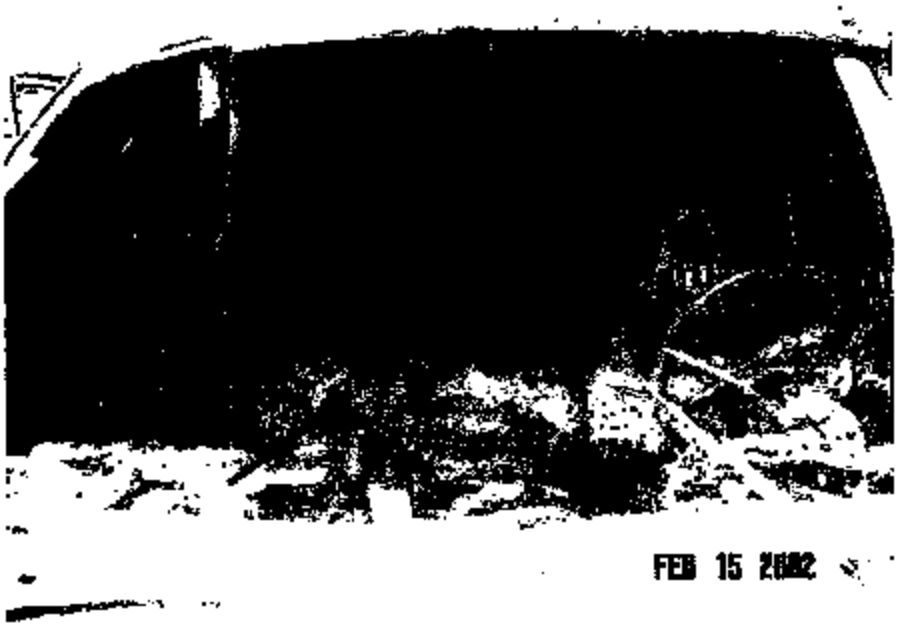


Photo 6
Photograph taken looking through the windshield into the cab interior the arrow shows the heat damage being high on the seats.

FEB 15 2002

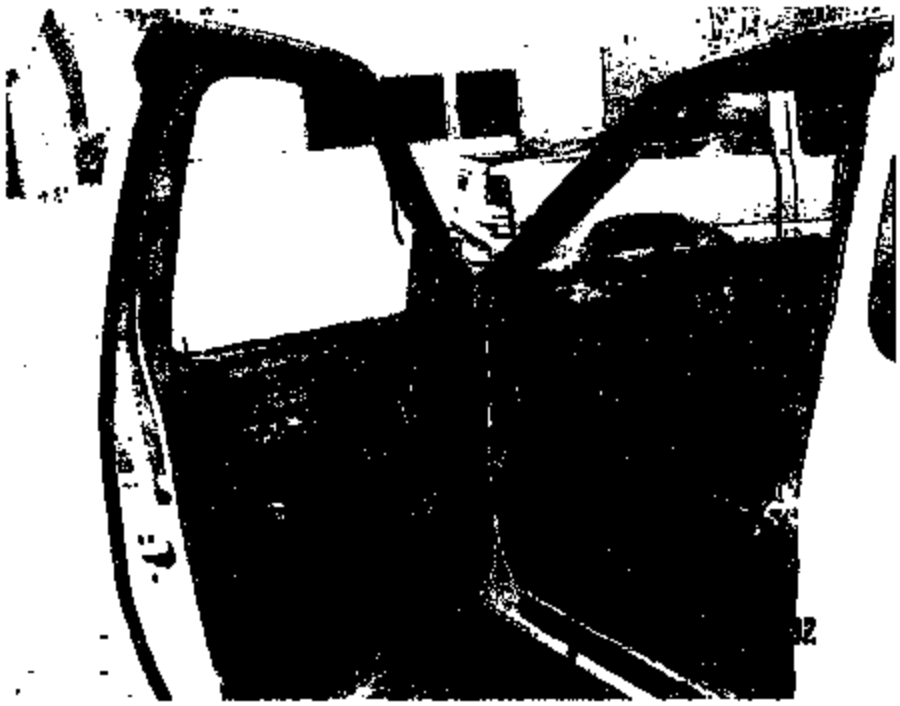


Photo 7
Photograph taken showing the interior side of the driver's door and part of th dash area.

Photo 8
Photograph taken looking into the front seat area of the cab showing the damage being mostly heat only.

Photo 9
Photograph taken showing the condition of the dash area looking in form the driver's side.

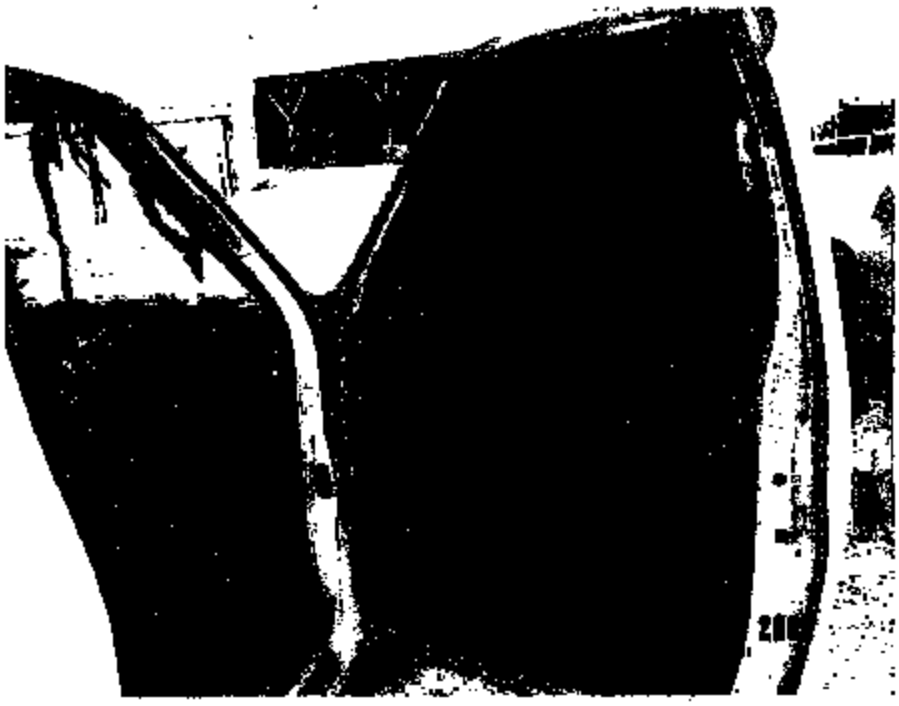


Photo 10
Photograph taken showing the interior side of the passenger door and part of the dash area showing the damage on this side being less than that of the driver's side.

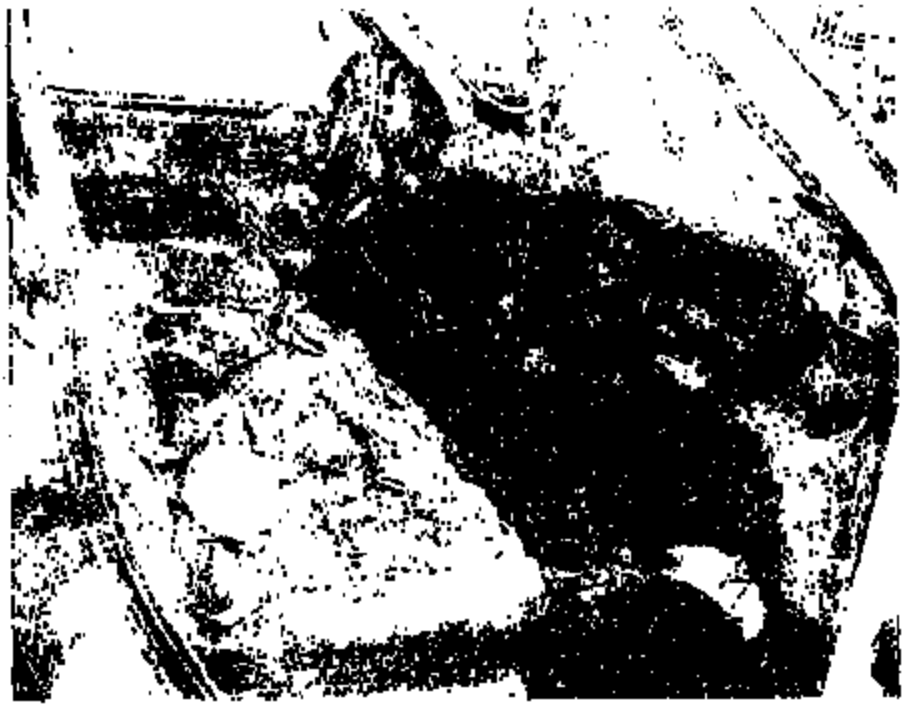


Photo 11
Photograph taken looking through the front seat area showing the seats and dash area showing the damage being from heat only this damage being from fire and heat that spread into the cab from the engine compartment.

Photo 12
Photograph taken showing the dash area from the passenger side of the truck.

Photo 13
Photograph taken showing the back seat area looking from the passenger side.

Photo 14
Photograph taken showing by the arrow what appears the be remains of the key in the truck ignition cylinder.

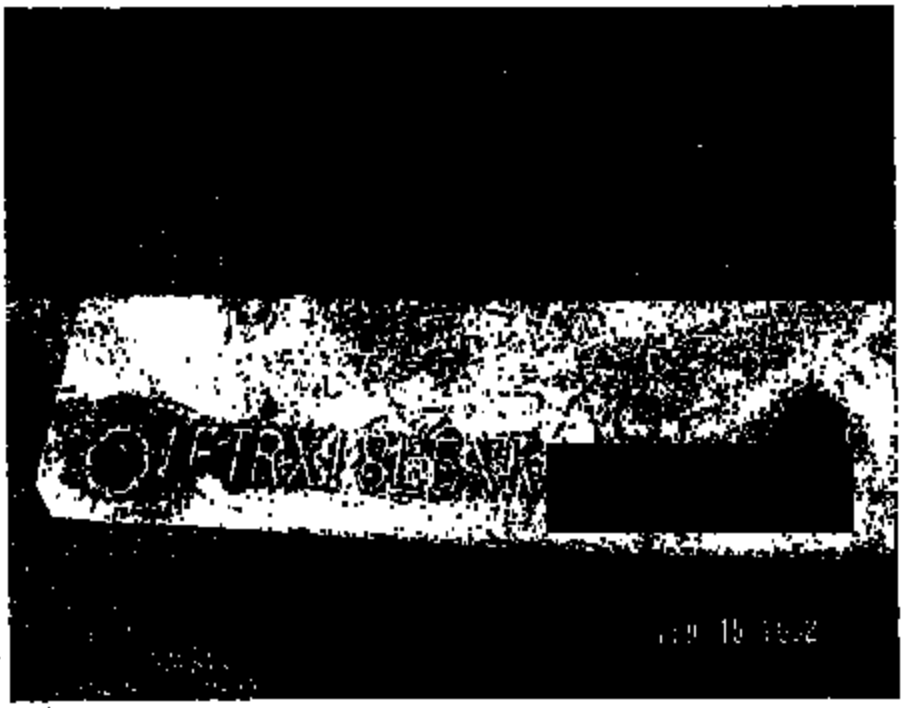


Photo 15
Photograph taken showing the truck vehicle identification plate information located on the dash.

Photo 16
Photograph taken showing an over view of the vehicle engine compartment.

Photo 17
Photograph taken showing a closer view of the engine the arrow shows the heavier melting to metal to be on top of the engine and towards the back of the engine.

Photo 18
Photograph taken showing by the arrow the remains of the power distribution center and the ABS system.

Photo 19
Photograph taken looking across the engine compartment from the driver's side.

Photo 20
Photograph taken showing by the arrows the fuel supply line to the fuel rail and the return fuel line off of the fuel rail.

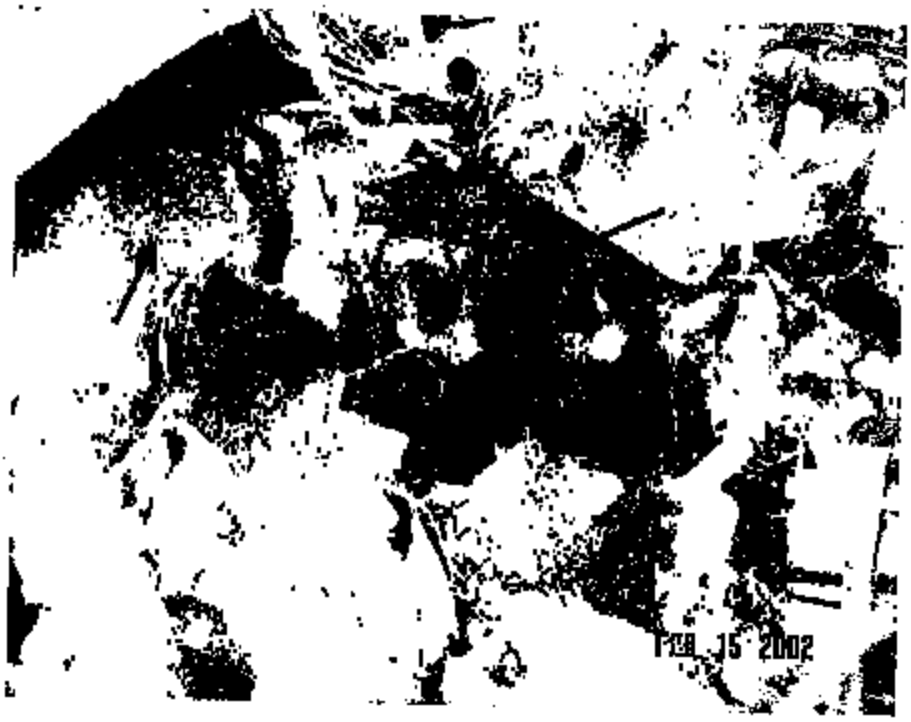


Photo 21
Photograph taken showing by the right arrow the heavy melting to the intake manifold and the left arrow the burning to the firewall from fuel that sprayed out onto the metal.

Photo 22
Photograph taken showing by the arrows the rubber fuel line cross over hoses burned away from the driver's side fuel rail.

Photo 23
Photograph taken showing by the arrow the heat damage to the frame being behind the passenger wheel area back below the firewall area.

Photo 24
Photograph taken showing by the arrow the heaviest fire damage to the dash area being inline with the location of the rubber fuel line crossover hoses for the fuel rail on the engine.

Photo 25
Photograph taken showing by the arrows the fuel rail on the passenger side of the engine.

Photo 26
Photograph taken showing by the left lower arrow the melting to the manifold being from the bottom side and the upper right arrow the burning to the firewall from the fuel that sprayed out of the crossover fuel lines.

Photo 27
Photograph taken showing by the lower arrow much of the intake manifold still present towards the front of the engine and the upper arrow the spray pattern on the firewall from the vehicle fuel line that failed.

Photo 28
Photograph taken showing by the arrows the heat damage at the right arrow to the mounting bracket being less than that of the left arrow showing the fire spreading from the back of the engine forward.

THE
CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI CASUALTY COMPANY THE CINCINNATI LIFE INSURANCE COMPANY

PO Box 14138
Springfield, MO 65814-0433
Phone (417) 887-6346
Fax (417) 890-7495

March 22, 2002

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
APR - 3 2002
OFFICE OF THE
GENERAL COUNSEL

Ford Motor Company
Recovery/Subrogation Legal Insurance
P.O. Box 6248
Dearborn, MI 48126

2002 APR -2 AM 11:55
CONSUMER AFFAIRS SECTION

Re: Policyholder : [redacted]
Policy Number : [redacted]
Date of Loss : 02/09/02
Your Insured : -
Your Claim No.:

Dear Claims Dept:

This letter will serve as notice of our subrogation claim. Our insured has suffered a loss totaling $19,250.00 including their $100.00 deductible. The amount of our claim is based on our payments fire that caused a total loss to our insured's1999 Ford F-150 Pickup vin #1FTRX18L5X[redacted] This vehicle can be inspected by contacting Copart Network at 501-796-2812. It is located in Little Rock, AR yard #21 at lot #1973632.

The pertinent file material is enclosed. We request that this claim be reviewed, approved and paid in the amount of $19,250.00. Please make payment to The Cincinnati Insurance Company as subrogee of [redacted] and send it to my address as shown above.

Should you have any questions, please contact me at my phone number, also shown above.

Sincerely,

Steve Landis
Field Claims Representative

Enc. Subrogation Documentation

2/9/02
$19,250
99 F-150
VIN MO
[redacted]

ANDLER & ASSOCIATES INC.
P. O. Box 51304
Phoenix, Arizona 85076
(602) 866-9775

PRIVILEGED AND CONFIDENTIAL

STOCK # 2007657

EDIN. AUG 16 2

REPORT NUMBER ONE

July 31, 2002

PREPARED FOR: Dee Joyce
State Farm Insurance
7500 France Avenue South
Edina, MN 55435

INSURED/SUBJECT: [redacted]

CLAIM NUMBER: [redacted]

FILE NUMBER: 1001PA-2402

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

THE INFORMATION CONTAINED IN THIS REPORT WAS OBTAINED FROM PUBLIC RECORDS AND SOURCES. ANDLER & ASSOCIATES DOES NOT ASSUME RESPONSIBILITY FOR DISCREPANCIES, ERRORS OR OMISSIONS ARISING FROM OR MALFEASANCE OF SUCH RECORD CUSTODIANS.

[redacted]

ASSIGNMENT

This assignment was received via fax on July 9, 2002. I was instructed to conduct an origin and cause investigation as a result of extensive fire damage that occurred to the insured's 1997 Ford Expedition.

SUMMARY

The cause of this loss is a fire of accidental origin that developed in and around the intake manifold on the left side of the engine block by the fuel injectors. At the present time, I cannot eliminate the probability of a fuel injector failure occurring allowing gasoline vapors to leak on into the intake manifold and be ignited during normal operation of the engine.

ENCLOSURES

14 color photographs with descriptions

FIRE SCENE EXAMINATION

Fire scene examination was conducted on July 22, 2002 at the IAA storage facility located at 2299 W. Broadway in Phoenix, Arizona. I was informed that the vehicle stock number is 02007657. Stall number is J44.

Vehicle is a green 1997 Ford Expedition with vehicle identification number 1FMFU18LXV[redacted]. License plates are Minnesota[redacted]. Examination of the vehicle does indicate that the heaviest fire involvement did occur on the left side of the engine block within the engine compartment. Fire did spread into the interior passenger compartment through the firewall. Least damaged area was the rear cargo area of the vehicle. The hood was heavily damage and partially consumed during the course of the fire.

Examination of the wiring harness located along the firewall and the fuse box did not indicate evidence of electrical arcing or shorts developing. Furthermore, I observed that the intake manifold had sustained heavy melting and had been partially consumed. Examination of other components in the engine compartment indicate that the heaviest fire involvement had occurred on the left side of the engine block in and around the fuel injectors within the intake manifold. The fuel lines were found intact.

Burn patterns and melting located along the left side of the fuel injector rail, as seen in

photograph 14, indicate to be the area of origin. Examination of the fender and burn patterns across the back side of the radiator indicate the origin of the fire to have been on the left side of the engine block. Examination of the interior passenger compartment indicates it was subjected to radiant heat and direct flame impingement as the fire spread past the firewall into the passenger compartment. There is no physical evidence to indicate that the fire originated within the passenger compartment.

INVESTIGATION

Information obtained from the requester indicates that the vehicle was running at the time of the fire.

CAUSE AND ORIGIN

It is my opinion that the cause of this loss is a fire of accidental origin that developed in and around the fuel injectors located on the left side of the engine block. A review of the request form does indicate that there has been a recall indicating fuel may leak from a spring lock couplers at the fuel rail in the O-rings. As a result of this recall information, I cannot eliminate, at the present time, the probability that this is a direct cause to this loss. For further investigation, destructive analysis will have to be conducted in the presence of Ford Motor representatives.

As a result of these findings, I would recommend that you forward this file to your subrogation department for further review.

If you have any questions or comments pertaining to this investigation, please call me direct at 1-800-866-9775.

Patrick A. Andler
Certified Fire Investigator

[redacted]

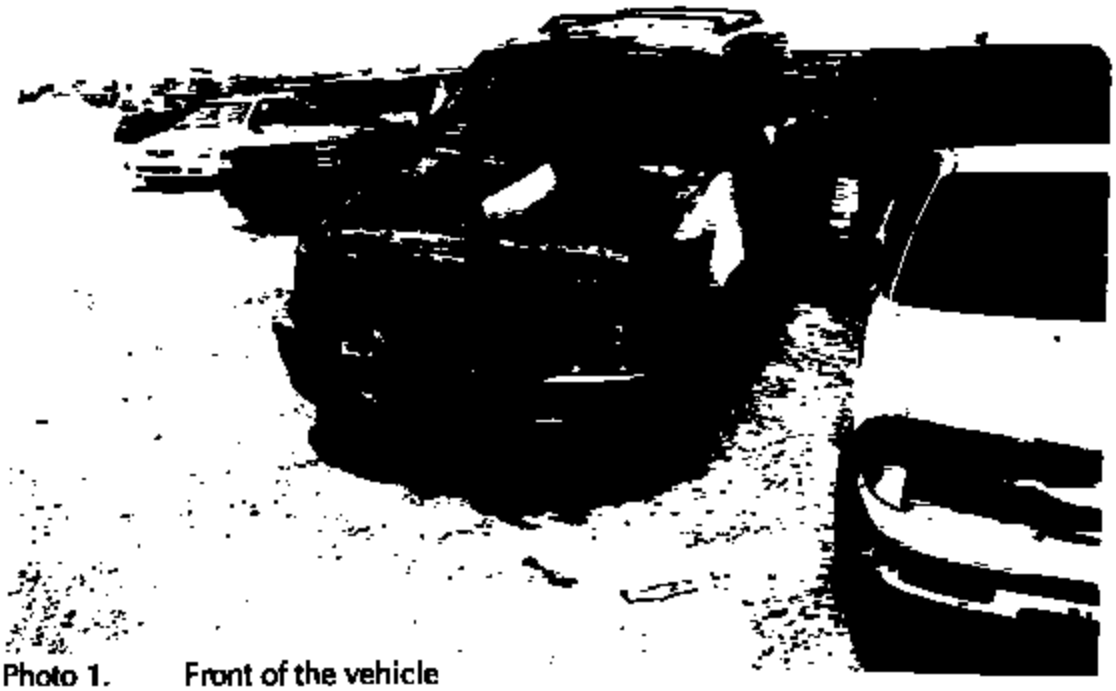


Photo 1. Front of the vehicle

Photo 2. Right side of vehicle

[redacted]

Photo 3. Tailgate

Photo 4. License plate

Photo 5. Interior passenger compartment

Photo 6. Interior passenger compartment

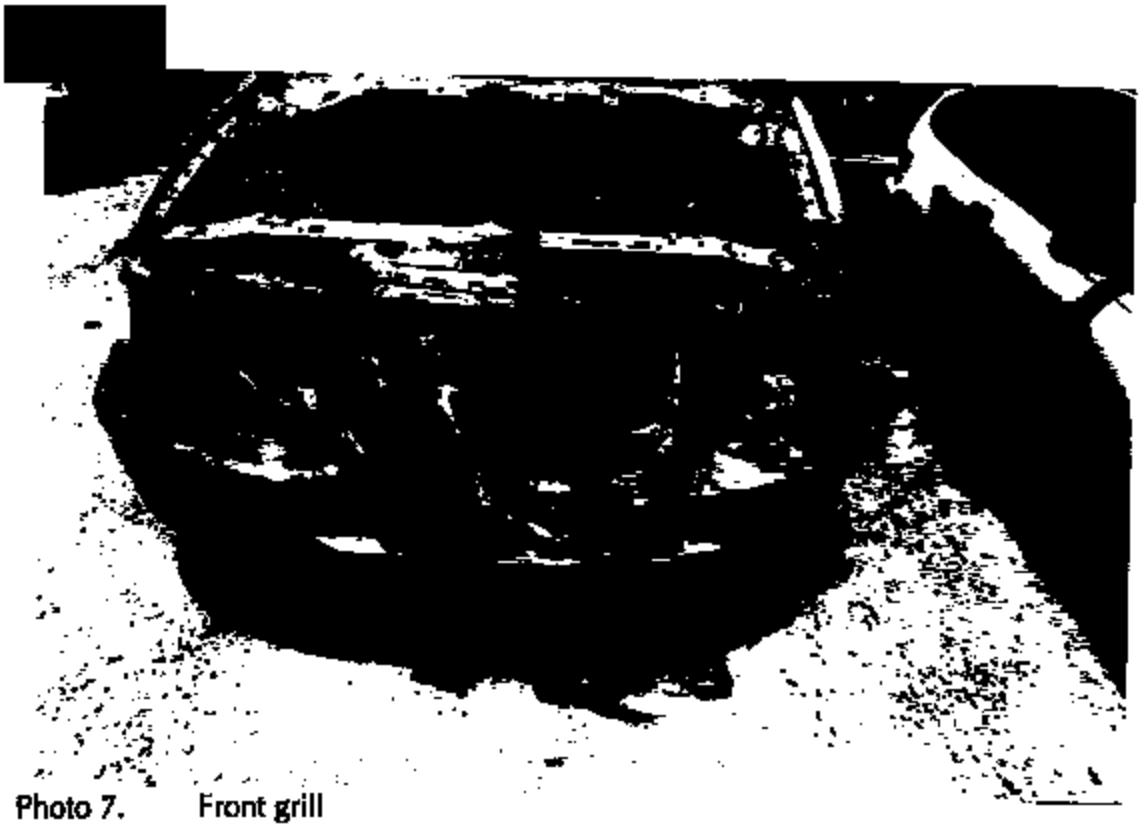


Photo 7. Front grill

Photo 8. Front grill

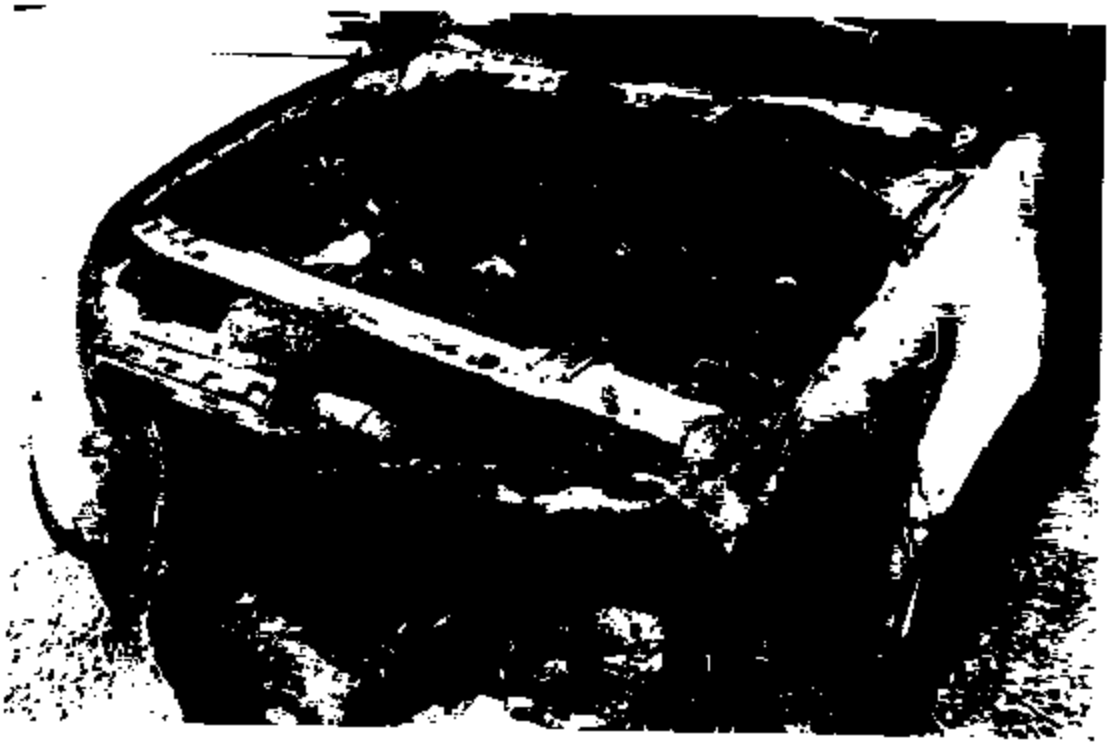


Photo 9. Left side of vehicle

Photo 10. Left side of vehicle

Photo 11. Intake manifold

Photo 12. Intake manifold

Photo 13. Vehicle identification number

Photo 14. Area of origin, left of the engine block, intake manifold around fuel injectors

A | 08293 | AZ | MM 02 DD 26 YYYY 2002 | 272 | 02-042150 | 000 |
FDID * | State * | Incident Date * | Station | Incident Number * | Exposure * |
☐ Delete ☐ Change ☐ No Activity — NFIRS -1 Basic

B Location*
☐ Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section B "Alternative Location Specification". Use only for Wildland fires. Census Tract

☒ Street address [redacted] | ST |
☐ Intersection — Number/Milepost Prefix Street or Highway Street Type Suffix
☐ In front of
☐ Rear of — #107 | TEMPE | AZ [redacted]
☐ Adjacent to — Apt./Suite/Room City State Zip Code
☐ Directions — Cross street or directions, as applicable

C Incident Type*
131 | Passenger vehicle fire
Incident Type

D Aid Given or Received*
1 ☐ Mutual aid received
2 ☐ Automatic aid recv.
3 ☐ Mutual aid given
4 ☐ Automatic aid given
5 ☐ Other aid given
N ☒ None
Their FDID Their State — Their Incident Number

E1 Dates & Times — Midnight is 0000

	Month	Day	Year	Hr Min Sec
Alarm *	02	26	2002	19:18:19
Arrival *	02	26	2002	19:22:41
Controlled				
Last Unit Cleared	02	26	2002	20:09:11

Check boxes if dates are the same as Alarm Date. ALARM always required. ARRIVAL required, unless canceled or did not arrive. CONTROLLED optional, except for wildland fires. LAST UNIT CLEARED, required except for wildland fires.

E2 Shift & Alarms — Local Option
B | 01 | | Shift or Platoon Alarms District

E3 Special Studies — Local Option
Special Study ID / Special Study Value

F Actions Taken*
11 | Extinguish — Primary Action Taken (1)
Additional Action Taken (2)
Additional Action Taken (3)

G1 Resources*
☐ Check this box and skip this section if an Apparatus or Personnel form is used.

	Apparatus	Personnel
Suppression		
EMS		
Other		

☐ Check box if resource counts include aid received resources.

G2 Estimated Dollar Losses & Values
LOSSES: Required for all fires if known. Optional for non fires. None
Property $ | , 025 , 000 ☐
Contents $ | , 000 , 000 ☒
PRE-INCIDENT VALUE: Optional
Property $ | , 030 , 000 ☐
Contents $ | , 000 , 000 ☒

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

H1 Casualties ☐ None

	Deaths	Injuries
Fire Service		
Civilian		

H2 Detector — Required for Confined Fires.
1 ☐ Detector alerted occupants
2 ☐ Detector did not alert them
U ☐ Unknown

H3 Hazardous Materials Release
N ☐ None
1 ☐ Natural Gas: slow leak, no evacuation or HazMat actions
2 ☐ Propane gas: <21 lb. tank (as in home BBQ grill)
3 ☐ Gasoline: vehicle fuel tank or portable container
4 ☐ Kerosene: fuel burning equipment or portable storage
5 ☐ Diesel fuel/fuel oil: vehicle fuel tank or portable
6 ☐ Household solvents: home/office spill, cleanup only
7 ☐ Motor oil: from engine or portable container
8 ☐ Paint: from paint cans totaling < 55 gallons
0 ☐ Other: special HazMat actions required or spill > 55gal., Please complete the HazMat form.

I Mixed Use Property
NN ☐ Not mixed
10 ☐ Assembly use
20 ☐ Education use
33 ☐ Medical use
40 ☐ Residential use
51 ☐ Row of stores
53 ☐ Enclosed mall
58 ☐ Bus. & Residential
59 ☐ Office use
60 ☐ Industrial use
63 ☐ Military use
65 ☐ Farm use
00 ☐ Other mixed use

J Property Use* Structures
131 ☐ Church, place of worship
161 ☐ Restaurant or cafeteria
162 ☐ Bar/Tavern or nightclub
213 ☐ Elementary school or kindergarten
215 ☐ High school or junior high
241 ☐ College, adult education
311 ☐ Care facility for the aged
331 ☐ Hospital
341 ☐ Clinic, clinic type infirmary
342 ☐ Doctor/dentist office
361 ☐ Prison or jail, not juvenile
419 ☐ 1-or 2-family dwelling
429 ☐ Multi-family dwelling
439 ☐ Rooming/boarding house
449 ☐ Commercial hotel or motel
459 ☐ Residential, board and care
464 ☐ Dormitory/barracks
519 ☐ Food and beverage sales
539 ☐ Household goods, sales, repairs
579 ☐ Motor vehicle/boat sales/repair
571 ☐ Gas or service station
599 ☐ Business office
615 ☐ Electric generating plant
629 ☐ Laboratory/science lab
700 ☐ Manufacturing plant
819 ☐ Livestock/poultry storage (barn)
882 ☐ Non-residential parking garage
891 ☐ Warehouse

Outside
124 ☐ Playground or park
655 ☐ Crops or orchard
669 ☐ Forest (timberland)
807 ☐ Outdoor storage area
919 ☐ Dump or sanitary landfill
931 ☐ Open land or field
936 ☐ Vacant lot
938 ☐ Graded/care for plot of land
946 ☐ Lake, river, stream
951 ☐ Railroad right of way
960 ☐ Other street
961 ☐ Highway/divided highway
962 ☐ Residential street/driveway
981 ☐ Construction site
984 ☐ Industrial plant yard

Look up and enter a Property Use code only if you have NOT checked a Property Use box:
Property Use | 965 |
Vehicle parking area

NFIRS-1 Revision 01/11/99

ER05-005-LC-5421

K1 Person/Entity Involved
Local Option

Business name (if applicable) | Area Code | Phone Number

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

Mr., Ms., Mrs. | First Name | MI | Last Name | Suffix

Number | Prefix | Street or Highway | Street Type | Suffix

Post Office Box | Apt./Suite/Room | City

State | Zip Code

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

K2 Owner ☐ Same as person involved? Then check this box and skip the rest of this section.
Local Option

Business name (if applicable) | Area Code | Phone Number

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

Mr., Ms., Mrs. | First Name | MI | Last Name | Suffix

Number | Prefix | Street or Highway | Street Type | Suffix

Post Office Box | Apt./Suite/Room | City

State | Zip Code

L Remarks
Local Option

Owner Info:
[redacted]
Phx. [redacted]

On arrival vehicle engine compartment was fully involved with some extension to the passenger compartment.

02/27/2002 08:06:47 JimVa

L Authorization

Officer in charge ID	Signature	Position or rank	Assignment	Month	Day	Year
AG7002	Abe, Gary D	EMP		02	27	2002
☐ Check box if same as Officer in charge. Member making report ID: WJ4006	Van Wickler, Jim	FF		02	27	2002

EA05-005-LC-5422

FDID	State	Incident Date (MM)	(DD)	(YYYY)	Station	Incident Number	Exposure	
08203	AZ	2	26	2002	272	02-042150	000	Complete Narrative

Narrative:
Owner Info:

[redacted]

Phx. [redacted]

On arrival vehicle engine compartment was fully involved with some extension to the passenger compartment.

02/27/2002 08:06:47 JimVa

EA05-005-LC-5423

A

FDID	State	Incident Date (MM DD YYYY)	Station	Incident Number	Exposure		NFIRS -2
08293	AZ	02 26 2002	272	02-043150	000	☐ Delete ☐ Change ☐ No Activity	Fire

B Property Details

B1 [ ] ☐ NOT Residential
Estimated Number of residential living units in building of origin whether or not all units became involved

B2 [ ] ☒ Buildings not involved
Number of buildings involved

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

C On-Site Materials or Products ☐ None
Complete if there were any significant amounts of commercial, industrial, energy or agricultural products or materials on the property, whether or not they became involved.
Enter up to three codes. Check one or more boxes for each code entered.

On-site material (1): [ ] [ ]
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

On-site material (2): [ ] [ ]
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

On-site material (3): [ ] [ ]
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

D Ignition

D1 83 | Engine area, running
Area of fire origin ★

D2 UU | Undetermined
Heat source ★

D3 UU | Undetermined
Item first ignited ★
1 ☐ Check box if fire spread was confined to object of origin

D4 [ ] [ ]
Type of material first ignited — Required only if item first ignited code is 00 or <70

E1 Cause of Ignition
☐ Check box if this is an exposure report. Skip to section G
1 ☐ Intentional
2 ☐ Unintentional
3 ☐ Failure of equipment or heat source
4 ☐ Act of nature
5 ☒ Cause under investigation
U ☐ Cause undetermined after investigation

E2 Factors Contributing To Ignition ☐ None
Factor Contributing To Ignition (1): [ ] [ ]
Factor Contributing To Ignition (2): [ ] [ ]

E3 Human Factors Contributing To Ignition
Check all applicable boxes ☐ None
1 ☐ Asleep
2 ☐ Possibly impaired by alcohol or drugs
3 ☐ Unattended person
4 ☐ Possibly mental disabled
5 ☐ Physically disabled
6 ☐ Multiple persons involved
7 ☐ Age was a factor
Estimated age of person involved [ ]
1 ☐ Male 2 ☐ Female

F1 Equipment Involved In Ignition
☐ None If Equipment was not involved, Skip to Section G
Equipment Involved [ ] [ ]
Brand [ ]
Model [ ]
Serial # [ ]
Year [ ]

F2 Equipment Power
Equipment Power Source [ ] [ ]

F3 Equipment Portability
1 ☐ Portable
2 ☐ Stationary
Portable equipment normally can be moved by one person, is designed to be use in multiple locations, and requires no tools to install.

G Fire Suppression Factors
Enter up to three codes. ☐ None
Fire suppression factor (1): [ ] [ ]
Fire suppression factor (2): [ ] [ ]
Fire suppression factor (3): [ ] [ ]

H1 Mobile Property Involved
☐ None
1 ☐ Not involved in ignition, but burned
2 ☐ Involved in ignition, but did not burn
3 ☒ Involved in ignition and burned

H2 Mobile Property Type & Make
11 | Passenger car.
Mobile property type
FO | Ford
Mobile property make

Expedition XLT
Mobile property model
1997
Year

[redacted]
License Plate Number
AZ
State
1FMFU18LXV[redacted]
VIN Number

Local Use
☐ Pre-Fire Plan Available
Some of the information presented in this report may be based upon reports from other agencies
☐ Arson report attached
☐ Police report attached
☐ Coroner report attached
☐ Other reports attached

NFIRS-2 Revision 01/19/99

EA06-005-LC-5424

A FDID 08353 | State AZ | Incident Date MM 2 DD 26 YYYY 2002 | Station 272 | Incident Number 02-042150 | Exposure 000 | ☐ Delete ☐ Change

NFIRS - 9 Apparatus or Resources

B Apparatus or Resources	Date and Times (Check if same as alarm date)	Month	Day	Year	Hour Min	Sent	Number of People	Use (Check one box for each apparatus to indicate its main use at the incident)	Actions Taken
1 ID E272 Type 11	Dispatch ☐	2	26	2002	19:18	☒	0	☒ Suppression ☐ EMS ☐ Other	
	Arrival ☐	2	26	2002	19:22				
	Clear ☐	2	26	2002	20:08				
2 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
3 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
4 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
5 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
6 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
7 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
8 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								
9 ID Type	Dispatch ☐					☐		☐ Suppression ☐ EMS ☐ Other	
	Arrival ☐								
	Clear ☐								

Type of Apparatus or Resources

Ground Fire Suppression
11 Engine
12 Truck or aerial
13 Quint
14 Tanker & pumper combination
16 Brush truck
17 ARF (Aircraft Rescue and Firefighting)
10 Ground fire suppression, other

Heavy Ground Equipment
21 Dozer or plow
22 Tractor
24 Tanker or tender
20 Heavy equipment, other

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

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

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

Medical & Rescue
71 Rescue unit
72 Urban search & rescue unit
73 High angle rescue unit
75 BLS unit
76 ALS unit
70 Medical and rescue unit, other

Other
91 Mobile command post
92 Chief officer car
93 HazMat unit
94 Type 1 hand crew
95 Type 2 hand crew
99 Privately owned vehicle
00 Other apparatus/resource
NN None
UU Undetermined

More Apparatus? Use Additional Sheets

NFIRS-9 Revision 11/17/98

ER00-005-LC-5425

A

FDID *	State *	Incident Date * (MM DD YYYY)	Station	Incident Number *	Exposure *		
08373	AZ	2 26 2002	272	02-042150	000	☐ Delete ☐ Change	NFIRS - 1S Personnel

B

Apparatus or Resource * (Use codes listed below)	Dates and Times (Check if same as alarm date) Month Day Year Hours/mins	Sent ☒	Number of People *	Use (Check one box for each apparatus to indicate its main use at the incident.)	Actions Taken (List up to 4 actions for each apparatus and each personnel.)
1 ID M272 Type 11	Dispatch ☐ 2 26 2002 19:18 Arrival ☐ 2 26 2002 19:22 Clear ☐ 2 26 2002 20:08	Sent ☒	0	☒ Suppression ☐ EMS ☐ Other	

Personnel ID	Name	Rank or Grade	Attend ☒	Action Taken	Action Taken	Action Taken	Action Taken
			☐				
			☐				
			☐				
			☐				
			☐				
			☐				

Apparatus or Resource	Dates and Times	Sent	Number of People	Use	Actions Taken
2 ID Type	Dispatch ☐ Arrival ☐ Clear ☐	Sent ☐		☐ Suppression ☐ EMS ☐ Other	

Personnel ID	Name	Rank or Grade	Attend ☒	Action Taken	Action Taken	Action Taken	Action Taken
			☐				
			☐				
			☐				
			☐				
			☐				
			☐				

Apparatus or Resource	Dates and Times	Sent	Number of People	Use	Actions Taken
3 ID Type	Dispatch ☐ Arrival ☐ Clear ☐	Sent ☐		☐ Suppression ☐ EMS ☐ Other	

Personnel ID	Name	Rank or Grade	Attend ☒	Action Taken	Action Taken	Action Taken	Action Taken
			☐				
			☐				
			☐				
			☐				
			☐				
			☐				

08293	AZ	2	26	2002	272	02-042150	000

MM DD YYYY

Redact The Report: .F.

Alarm Source: 6024260556 Initial Nature: CAR Final Nature: CAR Map Page: T17BW

Supplemental Text: RIA ENVIA

EA05-005-LC-5427

State Farm Insurance Companies®

Claim Office
7500 France Avenue South
Edina, Minnesota 55435-4705

November 19, 2002

ATTN: Shawn Norton, Claims Analyst
Ford Motor Company
Parklane Towers West, Suite 300
Three Park Lane Boulevard
Dearborn, MI 48126-2568

RE: Our Claim Number: [redacted]
Our Insured: [redacted]
Date of Loss: February 28, 2002

Dear Mr. Norton:

I have just recently received all the information you had requested from [redacted] attorney.

Enclosed please find photocopies of what I received from [redacted] attorney.

Below is the information you requested:

- The date of loss is February 28, 2002. This loss occurred in Tempe, Arizona.
- The loss was reported to us as a vehicle fire. The driver of the vehicle parked the truck outside a convenience store. Someone came into the store and notified the employees that a vehicle in the parking lot was on fire. The driver of our insured's vehicle then went outside and noticed it was his car and called the fire department. A copy of the fire report is enclosed.
- Mileage at the time of loss was 84,096 miles.
- The original color photographs that were taken by the expert are enclosed.

- Tempe AZ
- 84,096 (M)
- NO VLR available

- The present location of the vehicle is at:

  IAA
  2299 West Broadway
  Phoenix, Arizona
  Vehicle stock number – 02007657
  Vehicle stall number – J44

- Enclosed please find the repair estimate, the total loss worksheet, as well as copies of our draft payments.

- Enclosed is a copy of a receipt of an oil change in Arizona. The receipt is written in Spanish. This is the only document our insured could produce.

- No after market additions or modifications were made to this vehicle.

- The engine was running at the time of the loss.

- The keys were in the ignition at the time of the loss.

- The vehicle was purchased used on March 31, 2001. The vehicle was purchased from Park Jeep of Burnsville, Minnesota with 71,461 miles on it at the time of purchase. This was purchased at a dealership.

- Document CPE98-020 indicates fuel may leak from a spring lock coupler at the fuel rails in the o-rings. This may be caused by the spring lock coupler o-rings not sealing. This can be seen on Ford TSB98-16-12; fuel system – fuel leaking from spring lock couplings at fuel rail. This information was obtained from State Farm's Crash Department.

- A full copy of our expert's report is enclosed.

- The alleged defective part has not been repaired or replaced.

I understand this is all the information you had requested in your correspondence of September 3, 2002. Should you require additional information, please do not hesitate to contact me at the telephone number listed below.

I request you contact me in writing, when your company will inspect this vehicle. At that time, the expert that originally looked at the vehicle will inspect the vehicle with the representative from Ford Motor Company.

FARMERS

Baltimore Subrogation COE
P. O. Box 4478
Timonium, MD 21094
800-944-7515 ext 7323

September 12, 2002

Shawn Norton, Claims Analyst
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Boulevard
Earborn, MI 48126-2568

Claim Number: [redacted]
Date of Loss: 12/10/2000
Insured: [redacted]

Dear Mr. Norton:

- In response to your form letter dated August 21, 2002.
- This incident occurred on December 10, 2000 in Columbus, OH.
- Our insured was driving the 1998 Ford F150XL Pickup Truck, noticed smoke, pulled over to the side of the road, and the vehicle was on fire.
- Both the police and fire department were on the scene. However, I inadvertently sent my originals to you in my initial letter. If you need another copy, they can be obtained directly from the police and fire department.
- I have previously furnished you with our expert report AND color photographs.
- The defective part is being preserved as evidence and is available for your inspection through Motor Vehicle Forensic Services, 5255 Commerce Parkway west, Parma, OH 44130, 440-887-0645.
- There is no service history available on the vehicle.
- There were no after market additions or modifications made to the vehicle.
- Yes, the engine was running at the time of the incident.
- Yes, the keys were in the ignition.

FARMERS

- Date Purchased: March 23, 1999; Odometer: 8,715;
  Seller: Columbus Auto Resale Inc UD004630
  2081 Harrisburg Pike
  Grove City, OH

Sincerely yours,

Al Kimbrough
Claims Representative
Mid-Century Auto Insurance Company

5255 Commerce Parkway West • Parma • OH • 44130
Phone: (440)887-0645 • Fax: (216)398-7202

February 5, 2001

Farmers Insurance
7400 Skyline Drive East
Columbus, Ohio 43235

ATT: Mr. Karl Brown

RE:	SUBJECT:	Vehicle Fire Investigation
	INSURED:	[redacted]
	LOSS DATE:	December 10, 2000
	CLAIM NO:	[redacted]
	OUR FILE NO:	YE027

Dear Mr. Brown:

On January 15, 2001, your office requested that I investigate a vehicle fire which had occurred on the above captioned Loss Date.

I was advised that the owner of this vehicle was driving a 1998 Ford F150XL Pickup Truck, noticed smoke, pulled over to the side of the road, and the vehicle was on fire.

I was further advised that there had been no recent work done on the vehicle, and that the vehicle could be inspected at Copart in Columbus, Ohio.

The vehicle was processed on the afternoon of January 22, 2001, at Copart of Columbus.

Upon arrival at the salvage yard, the vehicle was tentatively identified by Stock No. 7514570.

I attempted to identify the vehicle by VIN, but the VIN tag had been completely destroyed. However, the vehicle was identified by the stock number, Ohio Plate No. [redacted] and through the paperwork held by the salvage company.

An examination of the exterior of the vehicle was conducted, and as will be shown in photographs used in this section of my report, extensive damage was done to the extreme front end of the vehicle and the engine compartment area, and damages began to decrease moving rearward.

At the front of the vehicle, I found that the entire hood had been completely destroyed, the grill assembly and portions of both headlight assemblies had been totally destroyed, the engine compartment had suffered extensive damage, and the two front tires had been subjected to heat and flame damage and were deflated.

The left front tire was the most heavily damaged of the two front tires, and damage along the left side of the vehicle was more extensive than along the right side.

All paint had been burned away from the front fenders and the front doors, and paint had been burned away from the upper portions of the truck bed and tailgate. However, there was still maroon paint on the lower panels of the bed, and both rear tires were fully inflated and undamaged.

Based on the initial examination of the exterior, it did appear that this was a front to rear burn.

The inside of the truck bed had been burned clean of paint, but I did note that there had been a truck liner in position in the vehicle, so it would appear that the damage on the upper portions of the bed and tailgate was the result of the bed liner burning.

FIGURE #1

This is a view of the front and left side of the subject vehicle. Note that the grill assembly has been totally destroyed, the radiator and condenser are totally destroyed, the headlight assemblies have been almost totally destroyed, and the hood has burned completely off.

FIGURE #2

This is a view of the stock number used to tentatively identify the subject vehicle.

FIGURE #3

This is a view of the left front tire and a portion of the left front fender. Heavy damage was noted to the left front tire.

FIGURE #4

This is a view of the extensive damage done to the left front tire. This tire had been subjected to intense heat and flame.

FIGURE #5

This is a view of the left side of the vehicle. As shown, moving toward the rear of the vehicle, damage begins to decrease slightly.

FIGURE #6

This is a view of the tailgate and rear license plate. Damage in the truck bed appears to be the result of the bed liner igniting and burning.

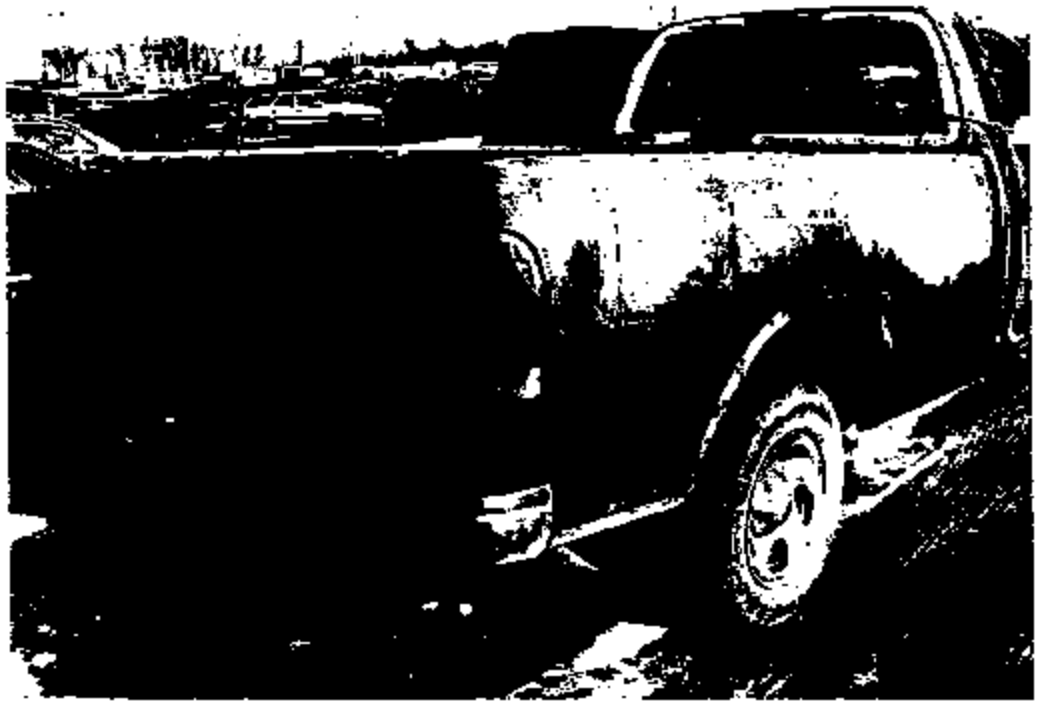
FIGURE #7

This is a view of the rear license plate used to identify the vehicle.

FIGURE #8

This is a view of the left side of the vehicle looking forward. The damage at the extreme front of the vehicle was more extensive than at the rear, indicating a front to rear burn.

FIGURE #9



This is a view of the tailgate and the right side of the truck bed looking forward. Again, damage to the side walls of the bed appears to be the result of the bed liner burning. Note that the right rear tire is fully inflated and undamaged.

FIGURE #10

This is a view looking along the right side of the vehicle. The right front tire had been subjected to heat and was deflated, but it was not damaged as much as the left front tire. The condition of the right door of this vehicle indicates that it was open, or at least partially open, during the fire.

FIGURE #11

This is a view of the right front tire. Although deflated and partially burned, it was not damaged as extensively as the left front tire.

FIGURE #12

This is a view of the front wall of the truck bed as seen from the rear of the vehicle. Plastic residue in the interior of the truck bed indicates that there was a bed liner in place. Note that the damage on the front wall of the truck bed is more extensive on the left side than on the right. This is consistent with more damage being done to the left front tire than the right front tire.

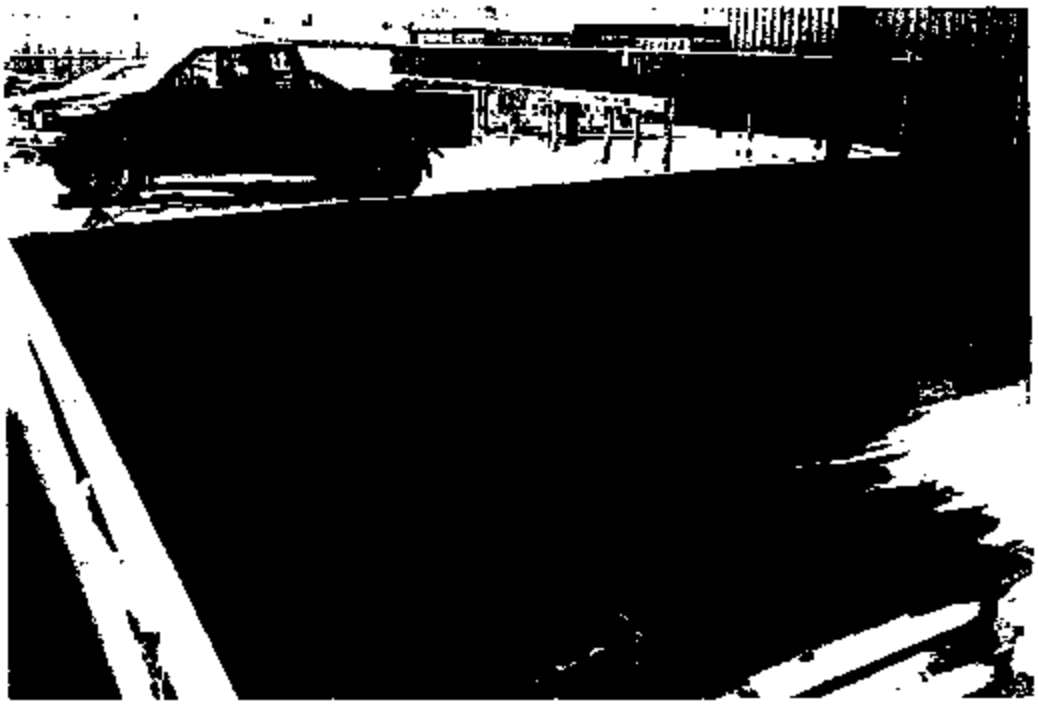
FIGURE #13

This is a view of the left side wall of the truck bed. Again, the damage to the truck bed appears to be the result of the bed liner burning.

FIGURE #14

This is a view looking at the tailgate.

FIGURE #15



This is a view of the right side of the truck bed as seen from the left side of the vehicle. On the right side of the vehicle, I did find the remains of the bed liner on the bed floor.

I conducted an examination of the passenger compartment area, and noted that the oxidation on the door panels and back wall of the cab were rather uniform in nature, although the oxidation on the passenger compartment side of the bulkhead was slightly heavier.

All upholstery and combustible materials had burned away from the doors and seats, and the entire dash area had been destroyed, but I did note carpeting, although damaged by radiant heat, was still in place on the floor.

I did not see any areas within the confines of the cabin that demonstrated heavier oxidation than any other area, and I did find some under-dash components that had suffered relatively minor damage, such as the heater core.

I examined the wiring that remained in the area of the dash, and found that although all insulation had burned away from the copper conductors, I did not see any evidence of a short circuit in any of the wires which could have caused this fire.

Had the fire originated under the dash with the vehicle in operation, I would anticipate finding some beading wires, since the wiring under the dash would be energized.

However, with a fire originating in the engine compartment, once the flames got to the battery and wiring within the confines of the engine compartment, the wiring in the cabin area would not be energized.

Based on an examination of the cab area, I found absolutely no evidence to indicate that this fire originated in the cab and spread to the engine compartment.

In addition, the extensive damage done to the extreme front end of the vehicle would indicate that the fire originated in the engine compartment and burned rearward from that point.

This would be especially true with the vehicle in operation, which would result in the heat and flames blowing back against the bulkhead area. Information received at the time of my examination of the vehicle indicated that the insured noticed that the center section dash area was very hot when he pulled the vehicle over to the side of the road, and this statement will be discussed later in this report.

Based on an examination of the cab area, it was determined that the fire had not originated in the cab area, but rather the fire originated in the engine compartment and spread rearward.

FIGURE #16

This is a view looking at the left side dash area from the left side of the vehicle. As shown, all dash material had been destroyed, and all insulation had burned away from the wiring.

FIGURE #17

This is a view looking across the cabin area from left to right. As shown, all combustible components in the dash area had been destroyed, and the bulkhead demonstrated heavy oxidation.

FIGURE #18

This is a view of the right side door as seen from the left side of the vehicle. The difference in oxidation on the right side door panel is the result of this door being open, or at least partially open, during the fire.

FIGURE #19

This is a view looking at the right front bucket seat from the left side of the vehicle. Oxidation on the seat frame was uniform, with no evidence of any "hotspots".

FIGURE #20

This is a view looking down at the area between the two bucket seats in the cabin. As shown, all combustible materials in the cab area had been destroyed.

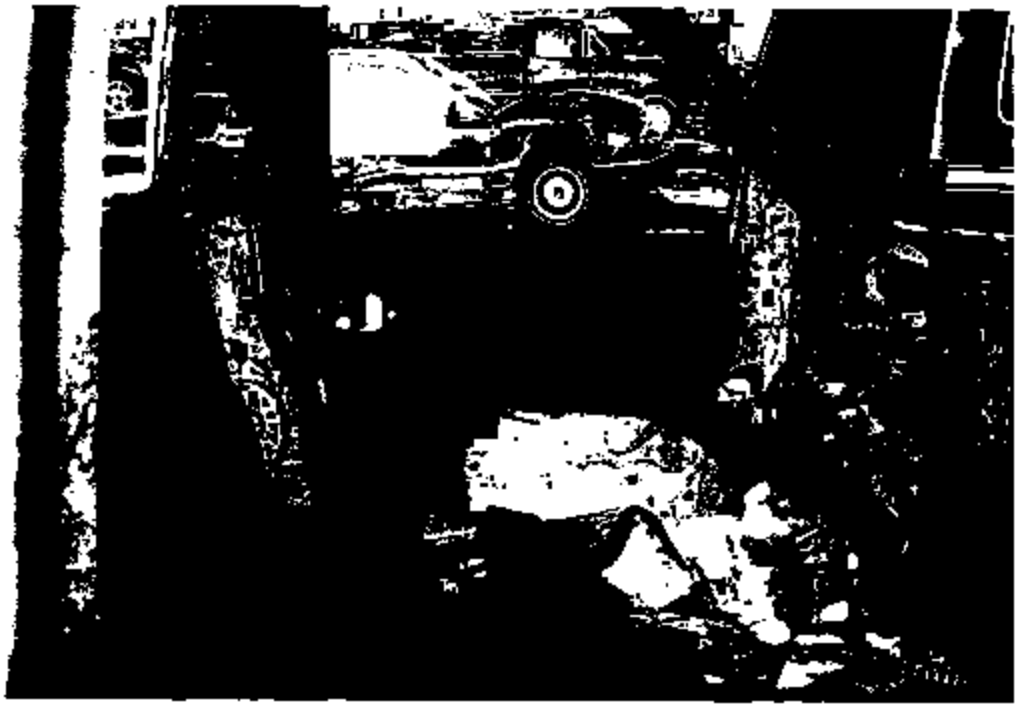
FIGURE #21

This is a view looking through the windshield at the rear section of the cab. As shown, there was very little oxidation on the bucket seat backs, and the oxidation that is on the seat backs is uniform in nature.

FIGURE #22

This is a view of the left front bucket seat as seen from the right side windshield area. Oxidation on the seat portion was heavy, while oxidation on the seat back was minimal. The oxidation on the left side door is uniform since this door was closed at the time of the fire.

FIGURE #23



This is a view looking straight across the seat area from right to left. All combustible components in the passenger compartment had been destroyed.

FIGURE #24

This is a view looking at the center section and left side dash area from the right side of the vehicle. Again, oxidation was relatively uniform throughout the cab area with the exception of the heavier oxidation on the bulkhead.

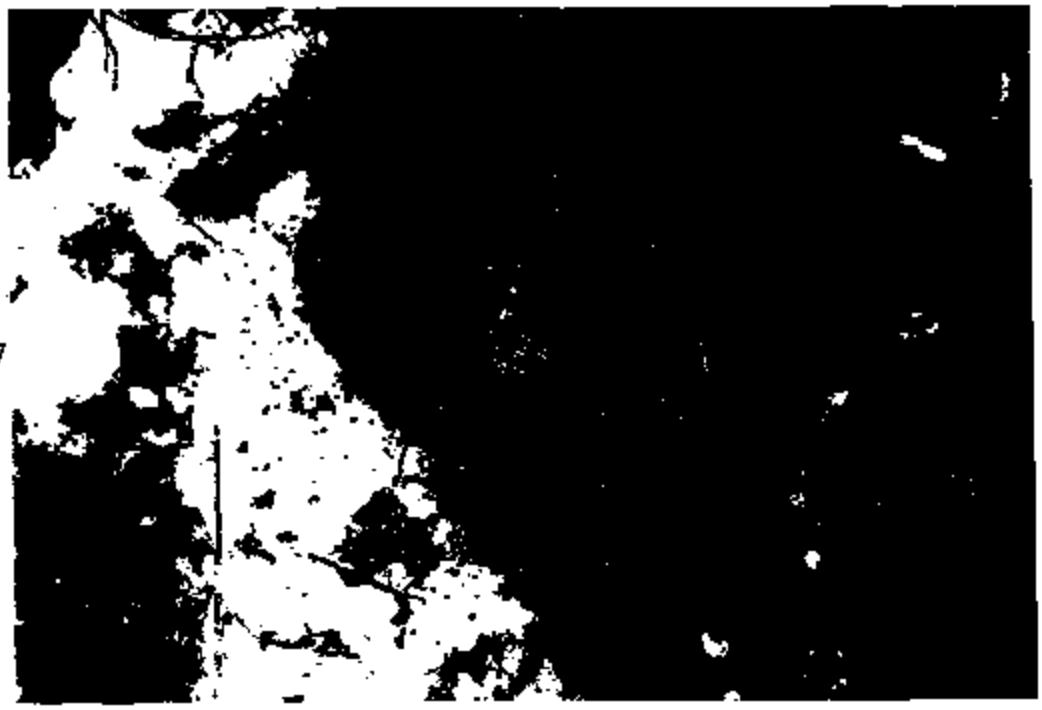
FIGURE #25

This is a view looking down at the console area and left front bucket seat from the right side windshield.

FIGURE #26

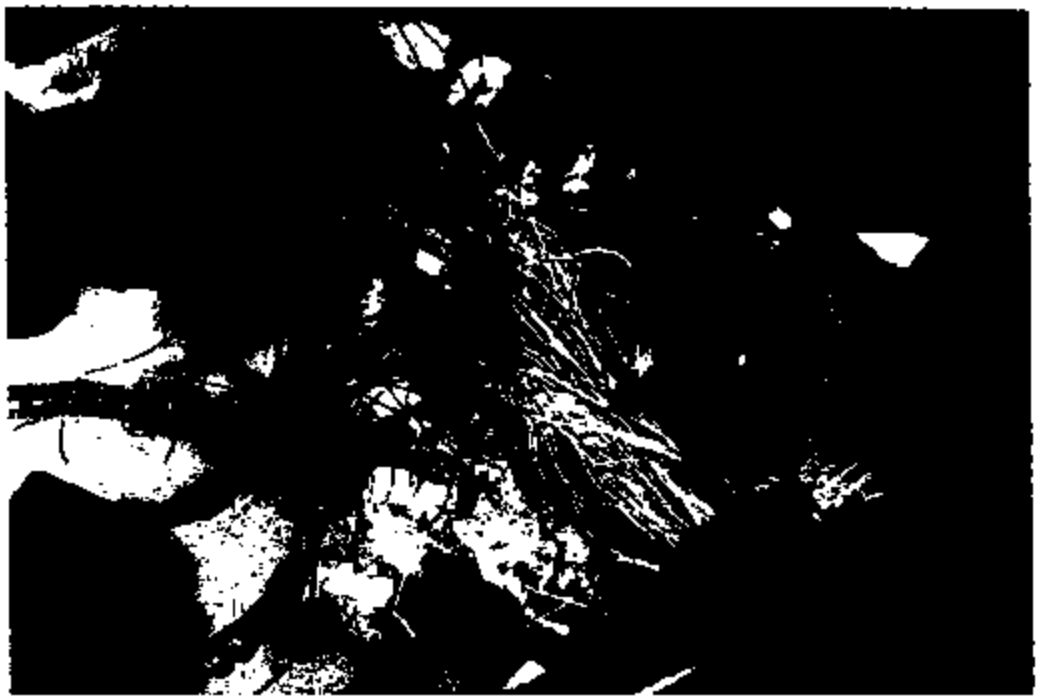
This is a view of the heater blower motor and wiring found under the right side dash. I found nothing to indicate that the fire originated in the area of the heater motor or the wiring.

FIGURE #27



This is a view of the wiring leading from the heater motor and right side under-dash area toward the left side of the cabin area. Note the remains of the evaporator core shown in the center of the photograph.

FIGURE #28



This is a view looking down at the center section under-dash area. Although almost all combustible and soft metal components in the under-dash area had been destroyed, the heater core suffered relatively minor damage. Had the fire originated under the dash, the evaporator core as well as the heater core should have been totally destroyed.

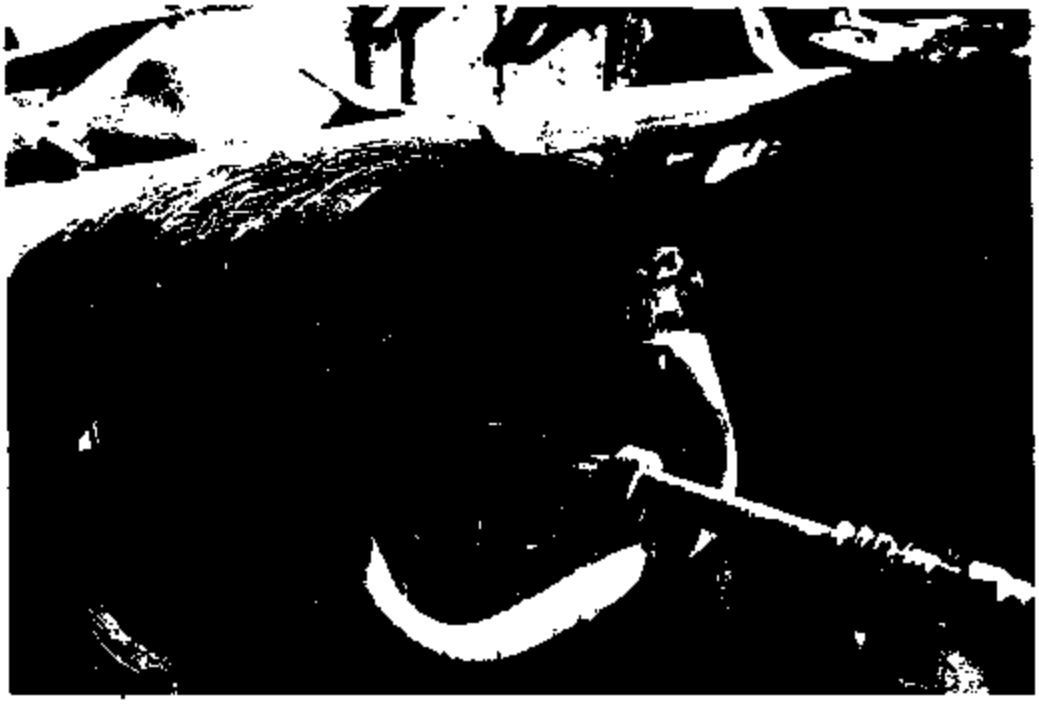
FIGURE #29

This is a view of the wiring which passed through the center section dash area. Insulation had burned away from the conductors, but I found no evidence of a short or a failure which could have caused the fire.

FIGURE #30

This is a view looking down into the center section of the dash area showing the heavy oxidation on the bulkhead.

FIGURE #31



This is a view of the wiring where it passed over the steering column and instrument cluster area to the left side dash. No failures were found which could have caused a fire.

FIGURE #32

This is a view of the wiring under the left side dash.

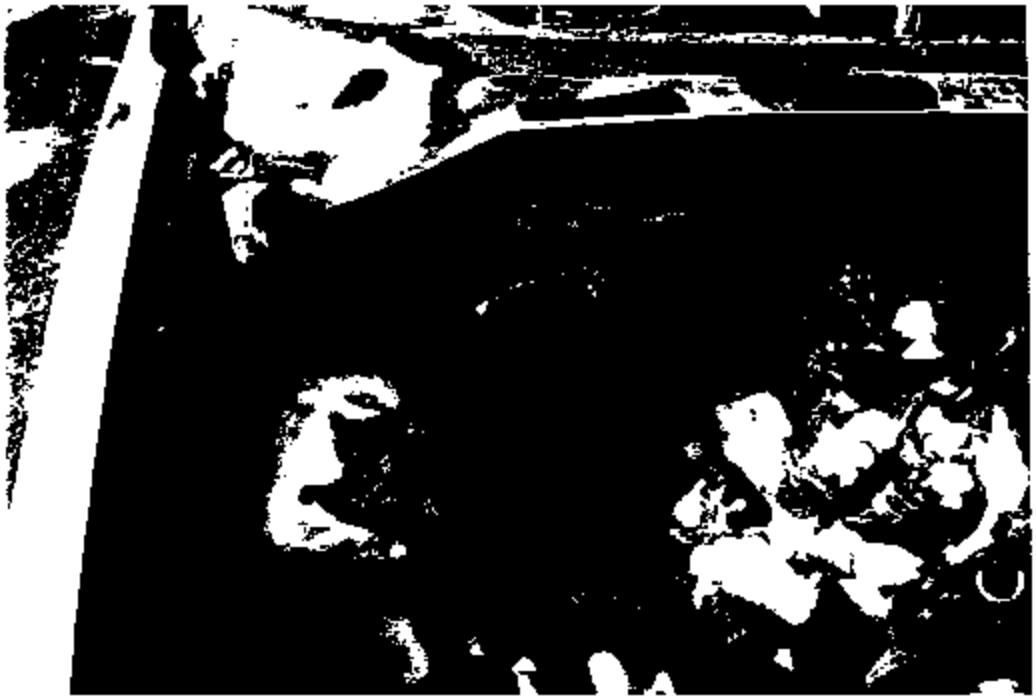
FIGURE #33

This is a view of the wiring and the remains of the fuse block under the left side dash. Again, had the fire originated under the dash area, the fuse block should have been totally destroyed.

I began an examination of the engine compartment area, and photographed the engine compartment as it was found.

There was an accumulation of snow on top of the engine, so this area was photographed prior to snow removal.

FIGURE #34



This is a view of the right rear quadrant of the engine compartment as seen from the front of the vehicle.

FIGURE #35

This is a view of the front and left side of the engine compartment prior to snow removal. The hood as well as the radiator and condenser had been totally destroyed.

FIGURE #36

This is a view looking across the front of the engine compartment from right to left. The radiator and condenser had been totally destroyed during the course of this fire.

After removing snow from the engine compartment area, I began an examination of the engine compartment.

On the right side of the engine, I found extensive damage had been done to the valve cover, as well as the upper plenum, and noted that the rear section of the right side valve cover had been totally burned away.

Air tubes on the right side of the plenum had been totally burned away, and I did find that the metal had run down and then solidified in the area of the right side fuel rail.

Damage on the accumulator-drier, at the right rear of the engine compartment, indicated heat movement from the engine outward, which is again consistent with the damages noted to the upper plenum and the valve cover.

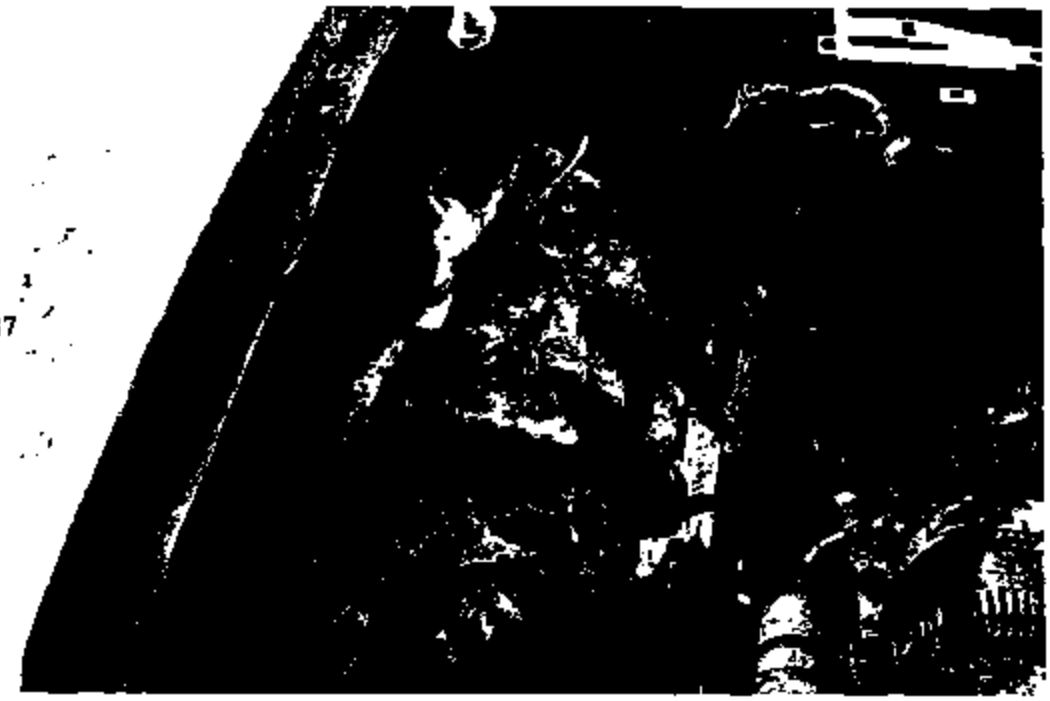
The alternator, mounted on the right front of the engine, was heavily damaged on the rear surfaces, but relatively undamaged on the front surfaces.

This would indicate heat movement from the top and rear of the engine compartment outward.

The radiator and condenser at the front of the vehicle had been totally destroyed, and almost all combustible components around the area of the radiator and condenser had been destroyed.

Examination of the right side of the engine indicated that there was a substantial amount of heat being generated at the level of the fuel rail, which resulted in the extensive damage done to the plenum as well as the right side valve cover.

FIGURE #37



This is a view of the right side of the engine compartment as seen from the front of the vehicle. Although substantially damaged, the battery was still in place and identifiable.

FIGURE #38

This is a view looking at the right rear section of the engine as seen from the front of the vehicle. As shown, a portion of the right side valve cover and the air tubes on the plenum had been totally destroyed.

FIGURE #39

This is a view of the right side of the engine from the right side of the vehicle. Again note the heavy damage done to the soft metal components, including partial destruction of the valve cover and destruction of portions of the plenum.

FIGURE #40

This is a view looking down at the right side valve cover area. As shown, a portion of the valve cover had been totally destroyed. The heavy damage on the plenum, as well as the partial destruction of the valve cover, would be consistent with a fire resulting from a fuel system leak.

FIGURE #41

This is a view of the right front section of the engine compartment, looking down toward the area of the sparkplugs. Again note the heavy destruction of the soft metal components.

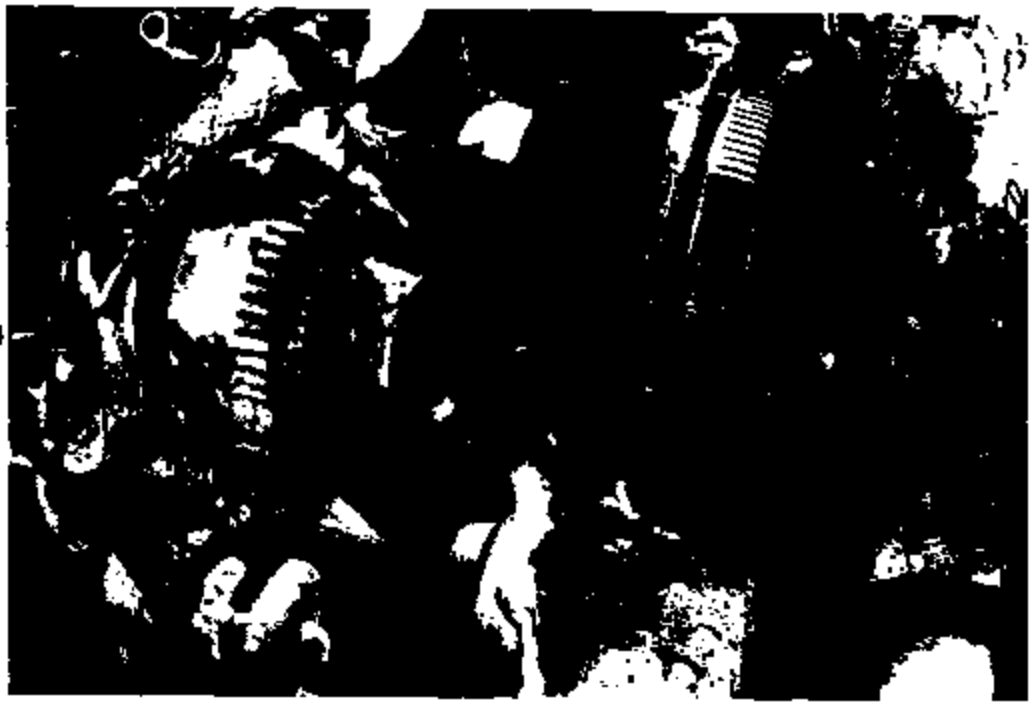
FIGURE #42

This is a view looking at the accumulator-drier on the right side of the engine compartment. This component had started to melt and sag on the surface facing the engine, indicating heat movement from the engine outward.

FIGURE #43

This is a view of the right front of the engine showing the extensive damage done to the back side of the alternator in direct line with the heavy damage done to the valve cover. The fuel rail crossover is shown in the upper left of the photograph. Heavy damage on the back of the alternator indicates heat movement from the rear of the engine compartment forward.

FIGURE #44



This is a view of the front side of the alternator, looking across the front of the engine compartment from right to left. As shown, belts had burned away, and the fan blades had burned away from the clutch, but other soft metal components lower in the engine compartment escaped total destruction.

FIGURE #45

This is a view looking across the front of the engine compartment from right to left. As shown, the radiator and condenser had been totally destroyed.

FIGURE #46

This is a view looking down at the lower portion of the front of the engine compartment. A small amount of material remained on the frame from the radiator and condenser. However, the majority of these two components had been totally destroyed.

I began an examination of the left side of the engine compartment, and again noted heavy destruction on the valve cover and on the air tubes of the upper plenum. However, on the left side of the engine compartment, damage was more extensive than on the right.

The braided flexible fuel lines come up from under the vehicle on the left side of the engine compartment, and connect to the rigid fuel rail at the left rear of the upper plenum. Examination of the fuel rail and the connections between the rigid fuel rail and the flexible fuel lines revealed that both fuel lines had completely burned off the fuel rail, although the fittings remained attached to the fuel rail.

Completing my examination of the left side of the engine compartment, I noted that even the soft metal housing on the air compressor, located on the left front of the engine, had suffered sporadic damage, with portions being totally destroyed.

FIGURE #47

This is a view looking down at the top and left side of the engine as seen from the left side of the vehicle.

FIGURE #48

This is a view looking down at the left side valve cover showing the amount of destruction done. Also note that portions of the housing on the air compressor have been damaged, and damage is sporadic.

FIGURE #49

This is a view of the heavy damage done to the left side valve cover and the air tubes for the plenum. Damage to the valve cover on this side of the engine was more extensive than on the right. Also note that the fuel rail on the left side is directly above the heaviest damage shown.

FIGURE #50

This is a view of the heavy oxidation done to metal components directly below the heavy damage done on the left side valve cover.

FIGURE #51

This is a view of two of the sparkplugs showing the destruction of the plug boots under the heavy damage done to the left side valve cover. This would indicate heat movement from above the plug level downward, which in all probability was the result of liquid fuel rundown on the left side of the engine.

FIGURE #52

This is a view of the left side fuel rail showing the fittings where the braided flexible fuel lines connect to the rigid fuel rail.

FIGURE #53

This is a closer view of the area shown in Figure 52. Heavy damage done to the upper plenum and the valve cover on both sides of this engine is consistent with a fuel system leak, allowing liquid fuel to infiltrate the engine compartment where it could be ignited by any spark from the operating engine

After photographing the engine and completing an examination of the engine compartment area, I removed the left and right side fuel rails to examine the injectors and the O-rings.

On the left side fuel rail, and as previously indicated, I found that both braided flexible lines had burned off the rigid fuel rail at the connectors.

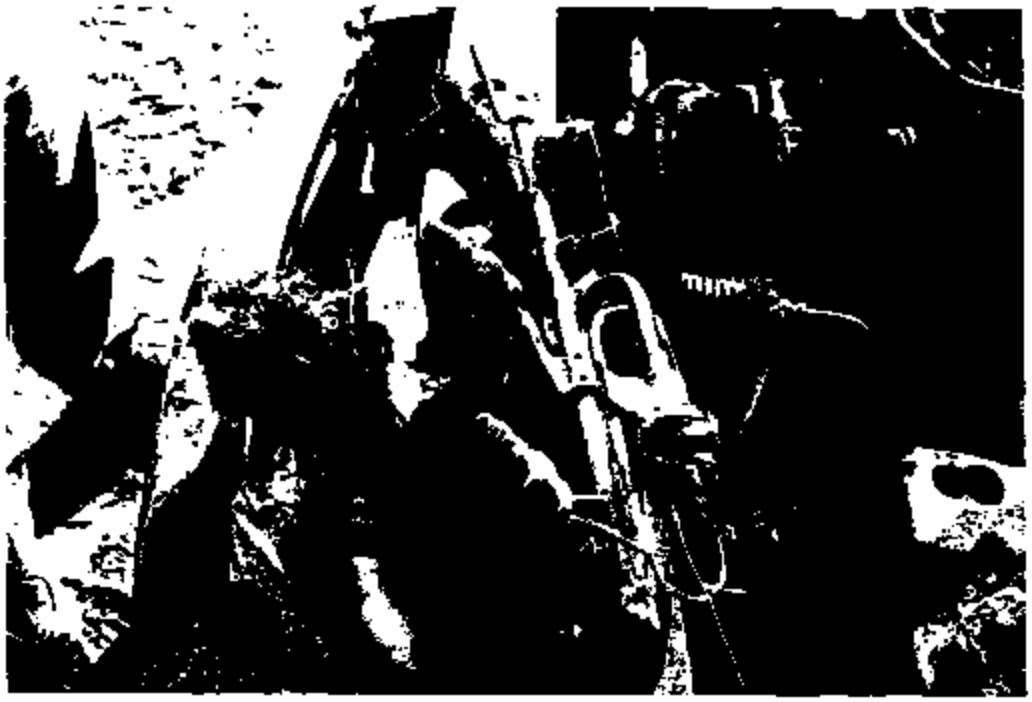
In addition I found that the O-rings on the end of the injector which is inserted into the fuel rail had been totally destroyed, leaving no residue in the fuel rail connectors.

Removal of the right side fuel rail revealed that, although heavily damaged, there was still some residue on the ends of the injectors which were inserted into the fuel rail, which would again indicate a heavier fire load on the left side of the engine than on the right.

Since the fuel rails and injectors had to be removed for examination, after completing my examination they were marked as evidence and returned to my office so that they would not be lost or subjected to any additional damage as a result of this vehicle being moved around.

Both the left side and right side fuel rails, along with the six injectors, will be maintained as evidence in anticipation of a third party examination.

FIGURE #54

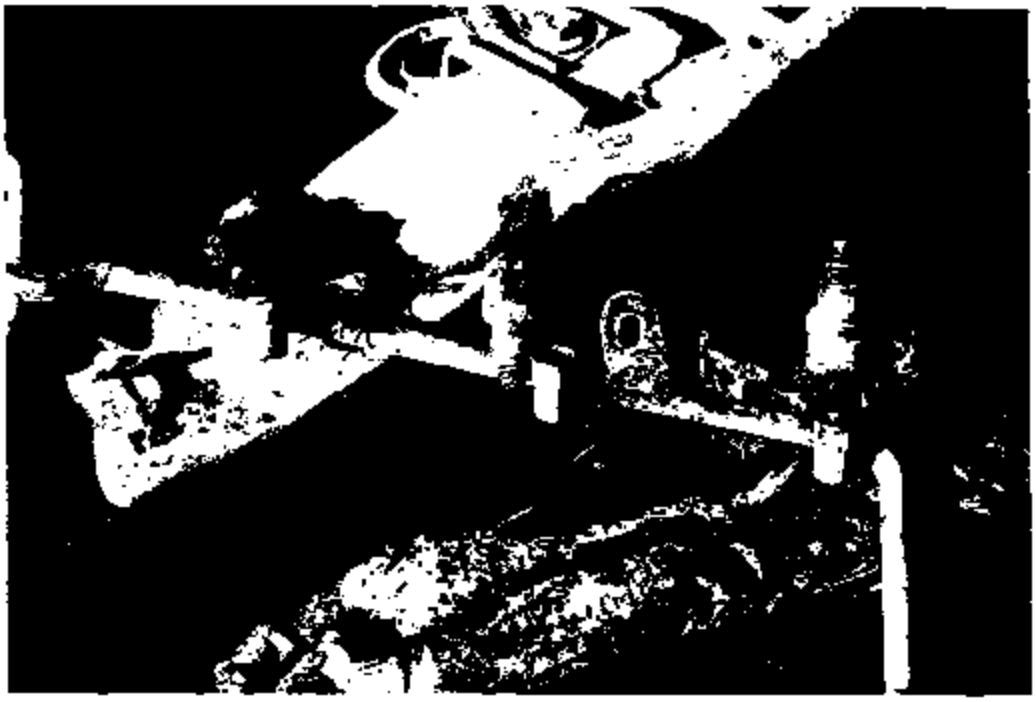


This is a view of the left side fuel rail after removal from the engine. As shown, both braided fuel lines had burned away from the rigid fuel rail at the connectors.

FIGURE #55

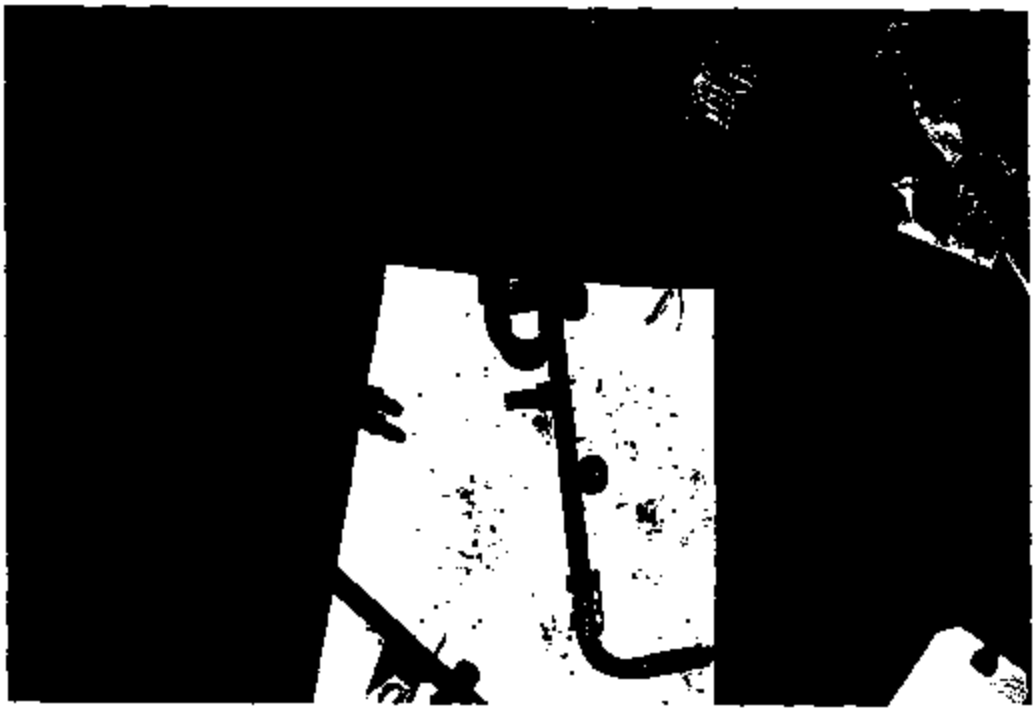
This is a view of the end of the injector on the left side fuel rail which is inserted into the fuel rail itself. The O-rings on this side of the fuel rail had been completely destroyed.

FIGURE #56



This is a view of the injectors on the right side fuel rail. Although the O-rings on the ends of the injectors inserted into the fuel rail had been almost totally destroyed, I did find residue inside the fuel rail fitting.

FIGURE #57



This is a view of both fuel rails, which are presently being maintained as evidence.

When the assignment was received on January 15, 2001, we did run an inquiry from the National Highway Traffic and Safety Administration regarding any recalls on this particular vehicle.

Although we were made aware of five recalls on this particular vehicle, none of the recalls involved problems with the braided flexible fuel lines or the O-rings on the injectors.

We also ran an inquiry through the Office of Defects Investigation of the National Highway Traffic and Safety Administration, and again found three investigations, but none that involved a fire hazard in this particular vehicle.

However, in the Driving section of the Cleveland Plain Dealer, Sunday, January 21, 2001, an article on recalls of the year 2000 indicates that Ford Motor Company is recalling 670,509 1997 Ford F150 and F250 Pickup Trucks. The reason for this recall is that these vehicles may develop holes in fuel lines, and a fire could start if leaking fuel is ignited. There is also an indication that owner notification began September 11, 2000.

Based on a physical examination of the subject vehicle, it is my professional opinion that the fire was the result of a failure in either the braided fuel lines or in one or more of the injector O-rings.

Due to the amount of damage, I cannot specifically state that the failure was in the braided flexible fuel lines or in the O-rings of one or more of the injectors, but all physical evidence indicates that this fire was the result of a failure in the fuel system which allowed liquid fuel to infiltrate the engine compartment where the vapors were ignited by sparks from the operating engine.

Regarding the statement by the owner that he thought that the center section dash area was heating up, because of the location of the origin area of the fire, and due to the fact that the vehicle was being driven at the time of the fire, the heat and flames would be forced back against the center section bulkhead area, which would result in heat transfer through into the dash area of the vehicle.

As previously indicated, evidence removed from this truck is being maintained as evidence, and will be made available for a third party examination upon request.

If you have any questions regarding the investigation or this report, please feel free to call upon me at any time.

Respectfully Submitted,

Wayne W. Groah, CFI
Sr. Fire Investigator
Licensed Investigator
Ohio License 6868

WWG/sk

Photo Mounting Sheet

FARMERS

Company Claim No. [redacted] Policy No. _____

Insured: [redacted] Claimant: _____

Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

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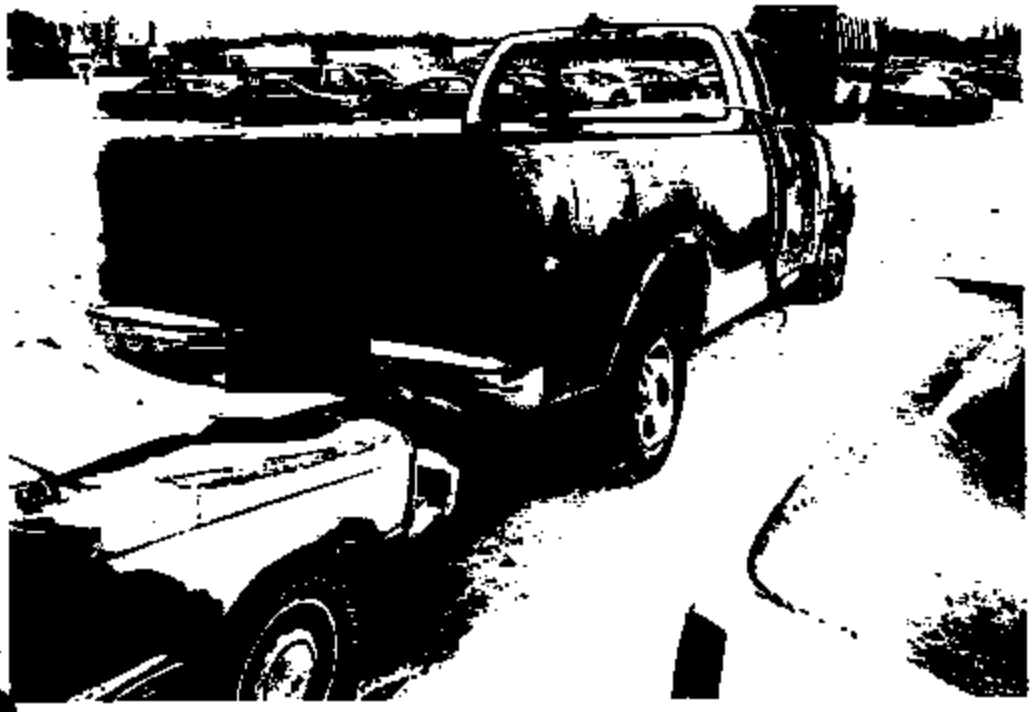

Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

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Photo Mounting Sheet

FARMERS

Company Claim No. [redacted]

Policy No. _____

Insured: [redacted]

Claimant: _____

Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

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Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

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E865-605-LC-5478

Photo Mounting Sheet

FARMERS

Company Claim N[redacted] Policy No. _____

Insure[redacted] Claimant: _____

Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View:

ER65-665-LC-6471

State Farm Insurance Companies

State Farm Insurance Claim Office
904 Hilcrest Parkway
Corporate Square
Post Office Box 1026
Dublin, Georgia 31040-1026
(912) 272-0093
FAX: (912) 272-1143

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUL 14 2000
OFFICE OF THE
GENERAL COUNSEL

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

Re: Claim Number [redacted]
Our Insured
Date of Loss June 26, 2000
Vehicle 1999 Ford Expedition
VIN Number 1FMRU1768XL[redacted]

This identified Expedition is insured by State Farm Mutual Automobile Insurance Company. This Expedition experienced a fire.

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

Please contact me at (912) 272-0093 to set up a time for your inspection.

Sincerely,

Joyce Chafin
Claim Representative
(912) 272-0093

State Farm Mutual Automobile Insurance Company

APPLIED SCIENCE & ENGINEERING, INC.

Civil Solutions To Technical Problems

REPORT TO: Ms. Joyce Chafin
State Farm Insurance
P.O. Box 1026
Dublin, GA 31040

FROM: Robert K. Taylor, M.S., P.E.
Applied Science & Engineering, Inc.
Columbia, South Carolina

DATE: August 4, 2000

SUBJECT: Vehicle Fire - 1999 Ford Expedition
Insured: [redacted]
D.o.L.: June 26, 2000
Client Number: 113485315
ASE File Number: 2242-S34

As requested by State Farm Insurance, Applied Science & Engineering, Inc. has examined the subject vehicle. The purpose of this examination was to determine the cause and origin of a fire which destroyed this vehicle. During our examination a number of photographs were made. Representative photographs with captions are included with this report.

Based on our work to date, we have made a number of observations and reached certain conclusions. These are summarized in the following text and are based on currently available information. We reserve the right to update these observations and conclusions at a future time, should additional information become available.

P.O. DRAWER 6767 • COLUMBIA, SOUTH CAROLINA 29260-6767
(803) 787-9700 • FAX (803) 787-9701

1. The subject vehicle is a 1999 Ford Expedition with a VIN of 1FMRU1768X[redacted]. This vehicle was destroyed by a fire on June 26, 2000, at approximately 11:00 a.m. Applied Science & Engineering examined the vehicle at the Perry's Auto Auction facility on July 17, 2000.

2. We understand that the insured reported that he was driving the vehicle on a local road when it cut off. He was able to restart it and then noticed smoke coming from under the hood. He opened the hood and noted heat coming from the engine compartment and from under the vehicle. The vehicle was essentially destroyed before the fire was extinguished.

3. Examination of the vehicle found heavy burning except for the rear axle area. The burning was heaviest on the front and decreased rearward. For example, the paint was unburned at lower levels in front of and behind both rear wheels. There was a slight bias of damage to the right side at the rear of the vehicle.

   We noted the aluminum strips on the doors at the "B" pillars. These were melted approximately 8 inches down from the top of the right doors and heat damaged down further. On the left side the aluminum strip was slightly damaged on the driver's door and completely burned off on the passenger's door. This and other patterns indicated that the driver's door was at least partially open during the fire. Glass from the driver's door was crazed and broken and at the bottom of the door. Glass from the front passenger's door was not readily identifiable.

4. Close examination of the front of the vehicle found the tires burned off and heavy damage to the wheels. The damage to the left front wheel was substantially heavier than damage to the right front wheel. In addition, overall heat damage to the sheet metal was greater on the front at the driver's side than on the passenger's side.

5. Examination of the passenger compartment found that it was very heavily fire damaged but with a significant bias toward the front and a slight bias to the driver's side.

Examination of components under the vehicle found less fire damage and no evidence of a fire fed by fuel on the ground.

6. In examining the wiring we found a bias of heat damage toward the front. Within the dash area we found the wiring most brittle near or at firewall penetrations. These penetrations are primarily near the sides.

7. We examined the engine compartment which was heavily burned. This is a fuel injected V-8 engine with the crankshaft oriented front to rear. It has an overhead cam on each side, and the valve covers are made of a composite material. The intake manifold is aluminum or pot metal. The fuel injection system utilizes two fuel rails, each injecting fuel into the intake manifold near the intake valves.

We noted in the heat damage to the light metal components that there was a bias toward the driver side. The intake manifold on that side was substantially more melted. In addition, the valve covers on the driver side were substantially more fire damaged. The fuel lines enter the fuel rails at the rear of the engine on the driver side. This is where the heat damage was the greatest. However, the flexible fuel lines had melted or burned away as had other similar components such as the radiator, radiator hose, fan etc.

8. We reviewed recall information indicating that Expeditions built in August 1998 should have their front and rear fuel lines replaced. The insured indicated no awareness of this recall for this vehicle.

9. Based on our examination of the vehicle and review of the background, we conclude that the fire started and was concentrated on the left side of the top of the engine, and was

relatively rapidly fed by a liquid fuel. This is in the area of the fuel line to the injection system. Also, we conclude that a leakage in a fuel line is the most probable cause of the fire.

SOPERTON Station

TREUTLEN COUNTY FIRE DEPARTMENT
FIRE REPORT

Date: June 26, 2000 Time: 1053 Alarm Transmission: Beeper

Location of Fire: Holton Memory Road at Ga. 29 - 2 miles South of Tarrytown in Montgomery Co.

Type of Fire: House ____ Trailer: ____ Vehicle X Woods ____ Open Land ____
Dumpster ____ Barn or Shelter ____ Misc. ____ False Alarm ____

Amount of Damage: Total Loss Acres: ____

Cause of Ignition: unknown - started under hood in engine compartment

Name of Owner: [redacted]

If Tenant, Name of Tenant: ____

Address [redacted] Vehicle: Make 1999 Ford Expedition

City Vidalia, Ga. 30474 Tag Number [redacted] (June) Wildlife Tag

Homeowner's Insurance ____ Vehicle Insurance State Farm

Person's Injured: none Firemen: none

Equipment and Tools Used: Hose Reel ____ Air Packs ____ Rakes ____
Pre-Connect X Extinguisher ____ Flaps ____
Generator ____ Foam ____ Ladder ____
Lights ____ First Aid ____ Stick-Pole ____
Pressure Fan ____ Axe ____ Hydrant ____

NAMES OF MEMBERS OF FIRE DEPARTMENT REPORTING FOR THIS FIRE:

Chief Phil Wilcher		
Charles Carpenter		
Rodney Rogers		
William Fulford		

Time Left Station 1059
Time Arrived at Fire 1106
Fire Under Control 1111
Returning to Station 1125

RECEIVED
JUL 10 2000

EMS-005-LC-5477

Figure 1. Front view of 1999 Ford Expedition at Perry's Auto Auction in Swainsboro, Georgia.

Figure 2. Rear view of vehicle.

Figure 3. View of left side of vehicle.

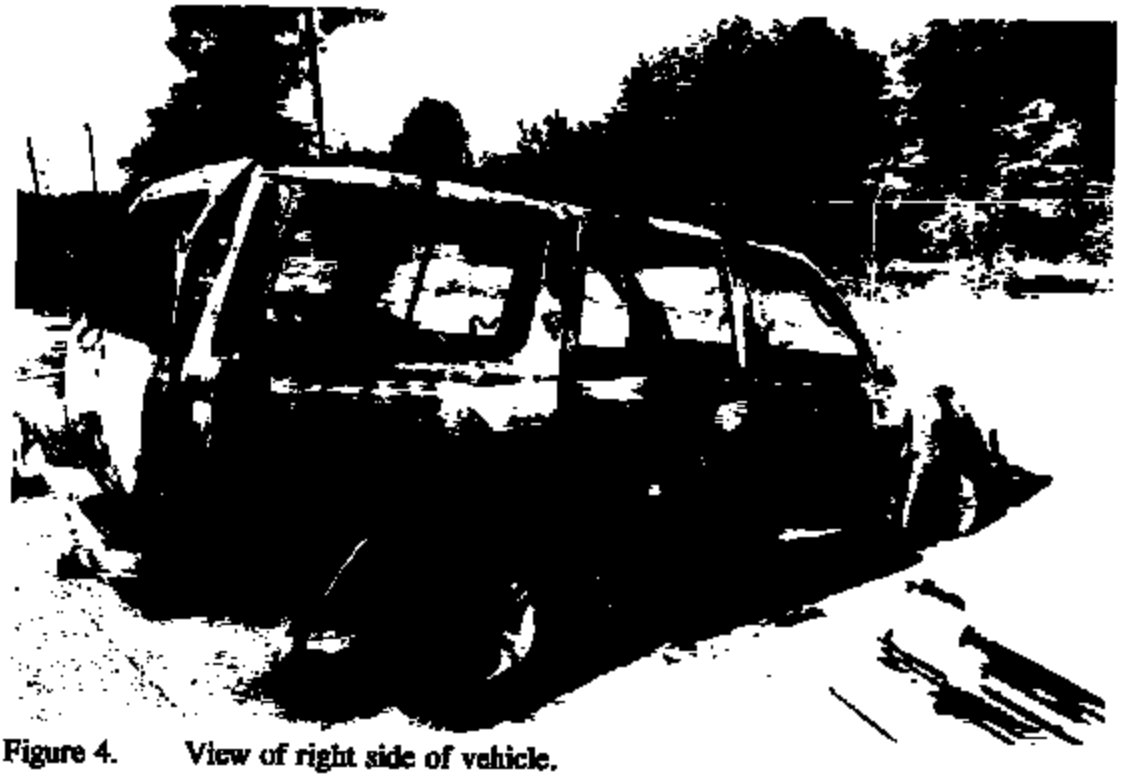

Figure 4. View of right side of vehicle.

Figure 5. View of vehicle interior from front to rear.

Figure 6. View of vehicle interior from rear to front.

Figure 7. View of steering wheel and dash area.

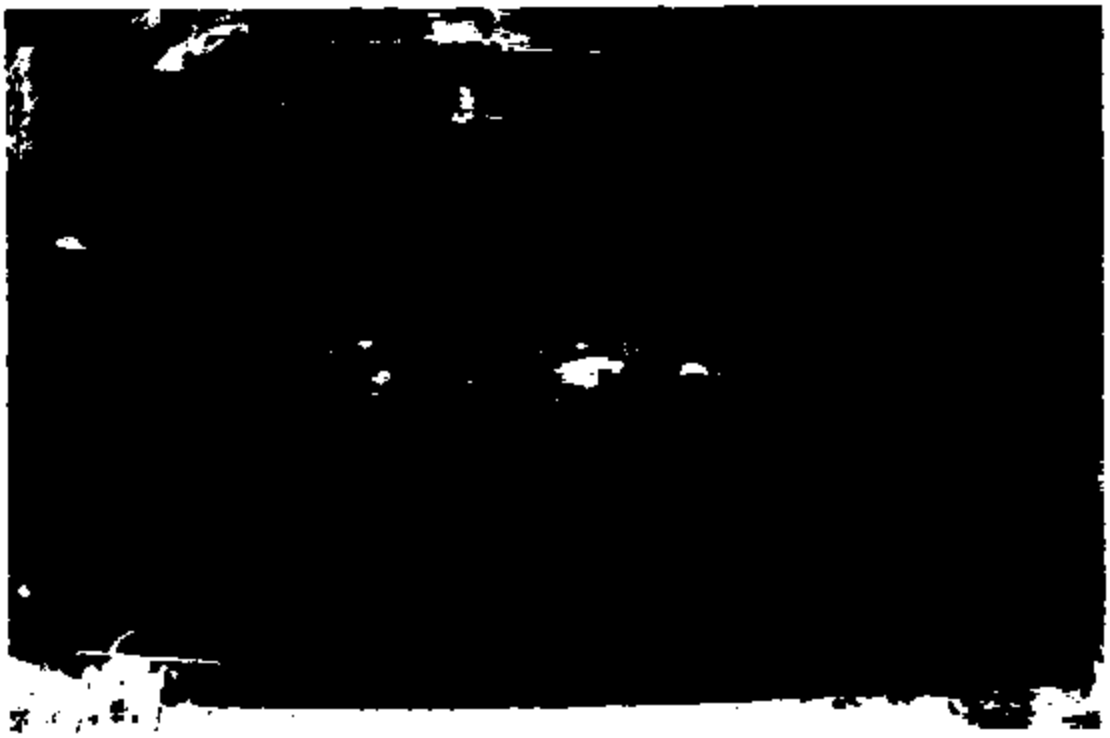

Figure 8. Overall view of engine compartment.

Figure 9. View under rear of vehicle.

Figure 10. View looking down through engine compartment showing unburned steering components.

Figure 11. View of "B" pillar area on driver's side. Note difference in burning on the portion of the front door and portion of the rear door at "B" pillar. This indicates that the driver's door was open during the fire.

Figure 12. View of "B" pillar area on passenger's side. Note melting on aluminum trim. Comparison of this was with the other side indicates that the fire was more intense on the driver's side.

Figure 13. View across engine compartment from left to right.

Figure 14. View across engine compartment from right to left.

Figure 15. View of left side of engine compartment. Note that brake master cylinder had melted.

Figure 16. View of right side of engine compartment.

Figure 17. View across engine from right to left.

Figure 18. View across engine from left to right.

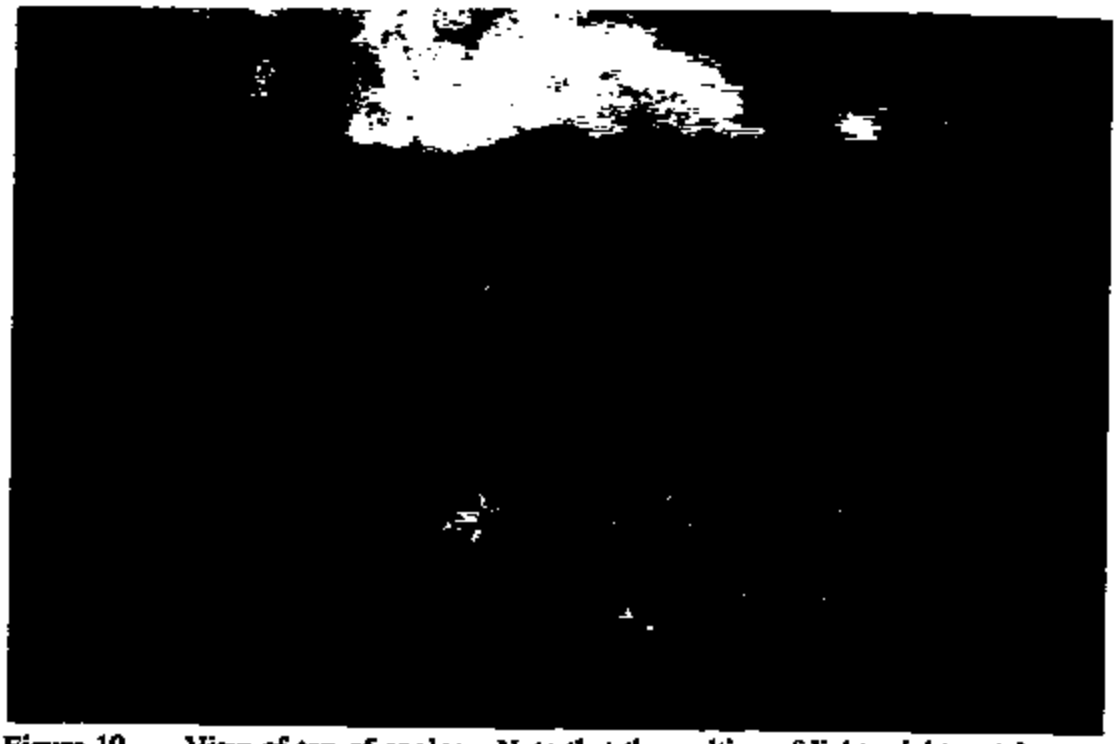

Figure 19. View of top of engine. Note that the melting of lightweight metal components is noticeably greater on the left side (right side of the figure).

Figure 20. Close view of left side of engine. Note deterioration of valve cover.

Figure 21. Close view of right side of engine. Note less deterioration of valve cover.

Figure 22. View of fuel rails. Note that flexible lines were consumed by the fire.

Figure 23. Close view of components of fuel rail.

Figure 24. Close view of components of fuel rail.

Figure 25. View at frame area under left side of engine compartment.

Figure 26. View showing beading on electrical wires.

Figure 27. View showing beading on electrical wires.