

Carman Investigations

Fire Origin & Cause and Case Review Services

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DANIEL COUCH VEHICLE FIRE WITH EXPOSURE DAMAGE TO GARAGE AND RESIDENCE FIRE ORIGIN AND CAUSE INVESTIGATION

Prepared for:

Mr. Rick Martinich
Claims Representative
USAA Insurance Company
6947 Coal Creek Park SE
PMB 300
New Castle, WA 98059

MEMBER #:

Our Case #:

Owner:

Address:

Contact:

Date of Loss:

[REDACTED]

Richland, WA

August 2, 2007

Prepared By:

Richard Carman

**Nationally Certified Fire Investigator
Washington Certified Fire Investigator**

September 10, 2007

Our File Number: 3970

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Richard F. Carman, NCFI

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September 10, 2007

TECHNICAL REPORT TO:

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Claims Representative
USAA Insurance Company
6947 Coal Creek Park SE
PMB 300
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[REDACTED] Richland, WA

[REDACTED] August 2, 2007

ASSIGNMENT:

This investigator, Richard Carman, was contacted by Mr. Rick Martinich, Claims Representative for USAA Insurance Company, on September 4, 2007. Mr. Martinich requested that I respond to the above listed fire incident scene and examine the structure and vehicle and submit a report of my findings with photographic documentation.

I responded to the scene on September 4, 2007 and was met by Mr. [REDACTED], owner of the residence and vehicle. Mr. [REDACTED] briefed me on the circumstances surrounding the fire and answered my questions as requested. I completed an exam of the residence and vehicle and took documentary photographs. Mr. [REDACTED] explained that the vehicle was covered by an insurance policy issued by Farmer's Insurance. The adjustor's name is [REDACTED].

Because the fire originated within the engine compartment of the vehicle I was not able to collect any physical evidence from the garage floor of the residence or the vehicle itself. This evidence was left unaltered for examination and collection by a fire investigator retained by [REDACTED]. I did photograph the evidence to document it. I explained to Mr. [REDACTED] that the evidence both in the garage and the vehicle itself should not be removed, altered or contaminated. The vehicle had been moved to P & K Towing located at 410 Wellsian Way, Richland, WA 99352, 509-943-1736. Mr. [REDACTED] stated that the Farmer's Insurance representative had told him that he planned to have the vehicle moved to another site in Spokane, WA.

SITE AND STRUCTURE DESCRIPTION:

This is a two-story, wood frame, residential structure. The fire originated in the engine compartment of a 2003, Ford, Escape, License Number: [REDACTED]. The vehicle was parked inside the attached, two-bay garage with the overhead doors closed at the time of the fire.

The interior of the garage is finished with sheet rock on both the walls and ceiling and the sheet rock has been taped and textured with a finish of white paint. (See Photographs)

INCIDENT HISTORY:

(The following information was obtained through an interview with Mr. [REDACTED])

[REDACTED] and his wife, [REDACTED] planned to leave Richland on August 31, 2007 to attend a dog show in Idaho Falls, Idaho for the weekend of September 1st and 2nd. They planned to drive [REDACTED] car to the dog show. On August 30, 2007, [REDACTED] had [REDACTED] drive his car, the 2003 Ford, Escape, which he normally drives, so that he could have [REDACTED] car serviced prior to the trip. The [REDACTED] had arranged to have [REDACTED] house sit for them and feed one of their dogs while they were away.

[REDACTED] works with [REDACTED]. [REDACTED] and [REDACTED] were married about six months ago.

[REDACTED] left the home on the morning of Friday, August 31, 2007 to drive to Idaho Falls, Idaho. The 2003 Ford, Escape was left parked in the north bay of the attached garage. [REDACTED] left the keys to the car in the house and told [REDACTED] if they had an emergency and needed to drive the car they were welcomed to do so. [REDACTED] stated that [REDACTED] had not driven the car while they were gone and that he had found the keys in the same place he had left them.)

On Sunday, September 2, 2007, [REDACTED] left the home in their own vehicle at 0900 hours. They were gone all day and returned to the house at approximately 1600 hours.

When they entered the front door of the home they smelled a peculiar odor. [REDACTED] called [REDACTED] cell phone. The [REDACTED] had left Idaho Falls and were driving back home. [REDACTED] told [REDACTED] about entering the house and detecting the odor. He stated he had gone out to the rear patio and checked the bar-b-cue but found nothing wrong. [REDACTED] told [REDACTED] to check the garage. [REDACTED] asked him where the door to the garage was having not had a reason to go in the garage over the weekend. [REDACTED] told him where the door was and [REDACTED] proceeded to the door and opened it. When he opened the door he saw fire involving the front of the Ford, Escape and told [REDACTED] "Oh my God, your car is melting."

[REDACTED] told [REDACTED] to call 911 and report the fire and then leave the house and make sure the dog was not in the house.

The fire department arrived and extinguished the fire. It was found that the automatic door opener for the overhead door of the garage still operated by activating the wall switch just inside the door of the garage from the house.

The fire had been confined to the vehicle with smoke and some heat damage to the contents and the walls and ceiling of the garage. (See photographs.)

SCENE EXAM AND DATA COLLECTION:

1. Examination of the interior of the house disclosed a strong odor of smoke. A crew of restoration workers was cleaning the interior of the house when I arrived.

2. Examination of the interior of the garage disclosed fire debris on the floor of the north side bay. There were protected areas on the concrete where the tires of the vehicle had been sitting at the time of the fire.
3. There was debris on the floor at the location of where the front end of the vehicle had been located. I could see individual components of the engine compartment that had fallen to the floor along with molten plastic, charred remains of small hoses and other debris. I photographed the debris as found.
4. There was a heavy layer of soot on the ceiling area directly above the location of the front of the vehicle at the time of the fire. The layer of soot became less and lighter away from this area. I noted that there was no evidence of charring on the sheet rock finish directly above the area of the fire.
5. I noted that the heat level had been low in the areas of the south side of the garage where there was content storage on shelving almost to the level of the high ceiling. I noted that the heat was not even sufficient to melt the black, plastic garbage bags that enclosed some of the storage and there was only a layer of soot on the contents near the floor.
6. According to [REDACTED] the only problem he has had with the 2003 Ford, Escape occurred approximately two months prior to the fire when the cruise control feature of the vehicle quit working. [REDACTED] stated he took the vehicle to Lithia Ford Dealership at 1775 Fowler St., Richland, WA to have it repaired. The personnel at the dealership told him it would cost \$400 to \$500 dollars to repair. Mr. [REDACTED] stated that he decided not to have the work done but would use the vehicle without the cruise control feature. [REDACTED] stated he had originally purchased the vehicle at Russ Dean Ford dealership at 3408 West Court St, Pasco, WA.
7. [REDACTED] stated he last had the car serviced at Mister Express Lube at 404 N Columbia Center, Kennewick, WA in July of 2007.
8. [REDACTED] stated he does not remember receiving a recall notice on the vehicle.
9. I proceeded to P & K Towing and examined the vehicle. Most of the fire damage was confined to the engine compartment of the vehicle with some extension into the passenger compartment through the windshield and openings in the fire wall. The dashboard was still intact but the area between the front of the dash board and the windshield was heavily damaged. The interior of the passenger compartment had heavy smoke and heat damage.
10. The damage on the interior of the engine compartment does not appear to have been fuel fed as is evidenced by the limited damage to the interior of the garage and the fact that many of the aluminum components of the engine are still intact.
11. The underside of the vehicle from the engine compartment to the rear is not damaged.
12. Almost all of the combustible components of the engine compartment were destroyed by the fire and there was heavy damage to the plastic components of the bumper system with heavier loss on the driver side than the passenger side. This could be attributed to the amount of fuel load comparison from one area to the other.

13. A receipt from Mister Express Lube dated 7-12-07 and found in the glove compartment of the vehicle discloses the work performed at the last service of the vehicle. During my examination I examined the oil level and transmission level of the engine and found them both full and apparently clean.

ANALYSIS:

At the time of the fire, the vehicle had been parked in the garage and had not been operated for at least 72 hours prior to the fire. The vehicle had been parked in the garage on Thursday evening, August 30, and the fire had been discovered at approximately 1600 hours on Sunday, September 2, 2007.

The fire damage to the engine compartment of the vehicle and the interior of the garage indicate the fire smoldered and burned very slowly during the period the [REDACTED] were gone on Sunday, September 2, 2007. The low heat fire indicates the fire was not fed by gasoline fuel and was electrical in origin extending throughout the engine compartment by ignition of the combustible material of the components. There is no physical evidence that the fire extended outside the vehicle. There were cardboard boxes and plastic animal crates on the floor very near the front of the vehicle that were not ignited by the fire from the vehicle.

A review of recalls for Ford products discloses that there are recalls for several issues as follows:

2003 Ford, Model: Escape, "On certain vehicle, the electrical wiring connector to the ABS module may have been manufactured incorrectly. Over time, contaminants can enter the ABS electrical connector interface and corrode the terminals. This could cause the ABS warning indicator to illuminate, and open fuse, and in some instances, smoking, melting or burning of the electrical connector, with the potential for a fire while the vehicle is unattended."

According to an article on SwitchFires.com, 10.4 million Fords have been recalled due to faulty cruise control switches. The reason this issue is important in this instance, even though the 2003 Ford Escape is not listed as a recalled vehicle for this problem is that the article goes on to state, "The number of Ford fires reported to NHTSA is believed to be far less than the number that have occurred." "Ford's recall is under inclusive and many persons have reported fire in vehicles not included in the recall." Also, "Investigators say fires can break out under certain conditions, such as when the film cracks and brake fluid from the master cylinder seeps into the electrical side of the switch. **This can cause a fire, even when the engine had been turned off and, in some cases, idle for days.**"

"The following signs could indicate that you have a problem with your cruise-control switch: **cruise control is not working properly**; brake fluid is leaking around the switch; fuses are blown near the switch; or the fuse for the speed control cannot be opened."

The physical evidence within the engine compartment of this vehicle discloses the fire originated within a component of the operating system, most probably electrical, and that the fire originated at least 72 hours after the vehicle had last been running and operated.

I contacted Kurt Hubele, Fire Marshal for Richland Fire Department. Mr. Hubele examined the fire scene at the time of the fire but had not concluded a cause for this fire.

CONCLUSION:

Richard F. Carman, NCFI

WA P.L. Lic #: [REDACTED]

Based on the physical evidence at the fire scene and at and within the 2003, Ford, Escape vehicle, it is the opinion of this investigator that this fire is accidental in nature and is more probably than not related to an electrical failure or mal-function within the engine compartment of this vehicle.

It will require a definitive, forensic examination of the vehicle, its engine components and debris from the fire to determine the specific methodology of ignition.

This report is based on available information. Should additional information be generated, we will evaluate it and update our report accordingly. Please feel free to call me if you would like to discuss this report or any other matter you may have.



Richard Carman, NCFI, WACFI

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Our Case #: [REDACTED]
Owner: [REDACTED]
Address: [REDACTED], Richland, WA
Contact: [REDACTED]
Date of Loss: August 2, 2007

PHOTOGRAPHS WITH DESCRIPTIONS

136 photographs were taken for documentary purposes. 42 photographs are presented with this report. All of the photographs are on CDs which will be stored with the investigative file.



































