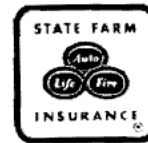




State Farm Insurance Companies



March 26, 2010

State Farm Insurance
Subrogation Services
PO Box 2371
Bloomington, IL 61702-2371

Certified Mail-Return Receipt Requested

Ford Motor Co. Product Claims Dept OGC
PO Box 70
Dearborn, MI 48121-0070

APR 01 2010 *sw*

Ford Motor Company
Office of General Counsel
3 Parklane Blvd, Suites 400; Parklane Towers West
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: January 13, 2010
Our Insured: [REDACTED]
Loss Location: Westaco, TX
Vehicle: Ford, Edge
VIN: 2FMDK38C28B [REDACTED]
Mileage: 32428
Your File Number:
Insured's Deductible: \$50.00

Do23983

Maggie

Dear Sir/Madam:

This notice is to advise of a loss that occurred to our insured's vehicle. The damage was caused by Sunroof glass broke causing water leakage into the vehicle. See enclosed documents.

Our investigation indicates that Ford Motor Company is responsible for this loss. By virtue of our payment, we are entitled to recover from the responsible party. Please consider this letter as our demand to Ford Motor Company for reimbursement of \$1,954.67.

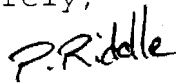
Any settlement with State Farm's policyholder with respect to this loss must not prejudice our rights, as subrogor, and shall not be released by execution of a general release with such policyholder.

In order to assist you in evaluating and processing the claim we are asserting, we may provide nonpublic personal information

Page 2
March 26, 2010

about our customer. We are sharing this information to effect, administer, or enforce a transaction authorized by the consumer. However, you are neither authorized nor permitted to: (1) use the customer information we provide for any purpose other than to evaluate and process the subrogation claim, or (2) disclose or share the customer information we provide for any purpose other than to evaluate and process the subrogation claim.

Sincerely,

A handwritten signature in black ink that reads "P. Riddle". The signature is written in a cursive, slightly slanted style.

Patty Riddle x59770
Claim Processor
(877) 457-8276, Team 60

State Farm Mutual Automobile Insurance Company

Enclosure



RBZ0006Z
date: 03-29-10

page: 1

route to: Josh Oltman

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

AUTO PAYMENTS BY COL

claim number

policy number

named insured

date of loss

01-13-10

COL 390

C denotes consolidated payment

E denotes EFT payment

P denotes previous data

COL: 390 indemnity: 1,154.67 dir rcov: 0.00 expense: 0.00

payment number	payee	amount	status	COL	pay cd	rsn	reporting party
E 125607381K	HACIENDA FORD	1,154.67	PAID	390	1		Named Insu

COL 501

C denotes consolidated payment

E denotes EFT payment

P denotes previous data

COL: 501 indemnity: 750.00 dir rcov: 0.00 expense: 0.00

payment number	payee	amount	status	COL	pay cd	rsn	reporting party
E 125788351K	ENTERPRISE RENT	750.00	PAID	501	1		Named Insu



RBZ00032
date: 03-29-10
time: 10:05 AM

route to: Oltman, Josh

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

VEHICLE DAMAGE REPORT

claim number

date of loss
01-13-10

```
*****  
* Estimate Vehicle Info *  
*  
*      Vehicle Owner: *  
* Vehicle Description: 08 FORD EDGE 4X2 SEL 4D UTV LT BLUE *  
*  
*****
```

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

HACIENDA FORD BODY SHOP
FEDERAL ID #:742606273
" A BLUE OVAL CERTIFIED DEALER"
3010 W. UNIVERSITY
EDINBURG, TX 78539
(956)219-2120 FAX: (956)386-0217

SUPPLEMENT OF RECORD 1 WITH SUMMARY

WRITTEN BY: EMILIO MARTINEZ 03/20/2010 01:34 PM
ADJUSTER: ROGELIO ALCALA

INSURED: [REDACTED] CLAIM # [REDACTED]
OWNER: [REDACTED] POLICY # [REDACTED]
ADDRESS: [REDACTED] DEDUCTIBLE: \$50.00
WESLACO, TX DATE OF LOSS: 01/13/2010 AT 09:00 AM
EVENING: [REDACTED] TYPE OF LOSS: COMPREHENSIVE
BUSINESS: [REDACTED] POINT OF IMPACT: 16. NON - COLLISIO

INSPECT HACIENDA FORD BODY SHOP
LOCATION: 3010 W. UNIVERSITY
EDINBURG, TX 78539

BUSINESS: (956)219-2120

INSURANCE STATE FARM INSURANCE COMPANIES
COMPANY:

1 DAYS TO REPAIR

VEHICLE DROP OFF DATE:01/13/2010 REPAIR START DATE:03/12/2010
PROMISE DATE:03/12/2010 REPAIR COMPLETION DATE:03/12/2010
VEHICLE PICK UP/RETURN DATE:03/13/2010

2008 FORD EDGE 4X2 SEL 6-3.5L-FI 4D UTV LT BLUE INT:BLACK
VIN: 2FMDK38C28B [REDACTED] LIC: [REDACTED] TX PROD DATE: 09/2007 ODOMETER: 32428
POWER DRIVER SEAT BUCKET SEATS LEATHER SEATS
RECLINING SEATS DUAL POWER ROOFS ALUMINUM/ALLOY WHEELS
FOG LAMPS 4TH DOOR TRUCK/VAN AUTOMATIC TRANSMISSION
OVERDRIVE TRACTION CONTROL POWER STEERING
TILT WHEEL TELESCOPIC WHEEL STEERING WHEEL CONTROLS
POWER BRAKES ANTI-LOCK BRAKES (4) PRIVACY GLASS
REAR DEFOGGER POWER WINDOWS REAR WINDOW WIPER
AM RADIO FM RADIO STEREO
SEARCH/SEEK CD CHANGER/STACKER POWER LOCKS
AIR CONDITIONING CRUISE CONTROL DRIVER AIR BAG
PASSENGER AIR BAG CAPTAIN CHAIRS (2) CONSOLE/STORAGE
DIGITAL CLOCK INTERMITTENT WIPERS POWER MIRRORS
DUAL MIRRORS BODY SIDE MOLDINGS SPOILER
KEYLESS ENTRY METALLIC PAINT CLEAR COAT PAINT

NO.	OP.	DESCRIPTION	QTY	EXT.	PRICE	LABOR	PAINT
1	S01	ROOF					
2*	S01	REPL SUNROOF GLASS FRONT	1		919.97		0.0*
N 3#	S01	SUBL LABOR	1		172.80	X	
N 4#	RPR	CLEAN INTERIOR					1.0

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

SUPPLEMENT OF RECORD 1 WITH SUMMARY
2008 FORD EDGE 4X2 SEL 6-3.5L-FI 4D UTV LT BLUE INT:BLACK

NO.	OP.	DESCRIPTION	QTY	EXT.	PRICE	LABOR	PAINT
N 5*	S01	R&I HEADLINER W/SUNROOF BLACK, STONE					INCL.*
6#	S01	***FINAL BILL***	1				
SUBTOTALS ==>				1092.77		1.0	0.0

LINE 3 : 3.8 LABOR TO R&I HEADLINER AND 1.0 TO REPLACE FRONT MOONROOF @36.00
LINE 4 : SHATTERED GLASS
LINE 5 : TO ACCESS REMOVAL OF SHATTERED GLASS DEBRIS ON TOP OF HEADLINER AND
RAILS

ESTIMATE NOTES:
FINAL BILL
PLEASE PAY SHOP DIRECT

GLASS ON ORDER-POSSIBLE ETA 2/05/2010

PRIOR DAMAGE NOTES:
R FRONT BUMPER SCRATCH

PARTS		919.97
BODY LABOR	1.0 HRS @\$ 36.00/HR	36.00
SUBLET/MISC.		172.80
SUBTOTAL		\$ 1128.77
SALES TAX	\$ 919.97 @ 8.2500%	75.90
GRAND TOTAL		\$ 1204.67
ADJUSTMENTS:		
DEDUCTIBLE		50.00
CUSTOMER PAY		\$ 50.00
INSURANCE PAY		\$ 1154.67

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

SUPPLEMENT OF RECORD 1 WITH SUMMARY
2008 FORD EDGE 4X2 SEL 6-3.5L-FI 4D UTV LT BLUE INT:BLACK

THANK YOU FOR ALLOWING US TO PREPARE THIS DAMAGE REPORT ON
YOUR VEHICLE.
HANIENDA FORD IS DEDICATED TO IMPROVING THE
QUALITY, SAFETY, AND EFFICIENCY OF AUTO COLLISION REPAIR FOR
THE ULTIMATE BENEFIT OF OUR CUSTOMER.
OUR PAINT AND BODY WORK IS GUARANTEED AS LONG AS YOU OWN YOUR VEHICLE,
EXCLUDING RUST REPAIRS.

THIS ESTIMATE HAS BEEN EXPLAINED TO ME. I UNDERSTAND HOW MY
VEHICLE WILL BE REPAIRED.

SIGNATURE _____ DATE : ____/____/____

ESTIMATE BASED ON MOTOR CRASH ESTIMATING GUIDE. UNLESS OTHERWISE NOTED ALL
ITEMS ARE DERIVED FROM THE GUIDE DR2MS07, CCC DATA DATE 01/04/2010, AND THE
PARTS SELECTED ARE OEM-PARTS MANUFACTURED BY THE VEHICLES ORIGINAL EQUIPMENT
MANUFACTURER. OEM PARTS ARE AVAILABLE AT OE/VEHICLE DEALERSHIPS. OPT OEM
(OPTIONAL OEM) OR ALT OEM (ALTERNATIVE OEM) PARTS ARE OEM PARTS THAT MAY BE
PROVIDED BY OR THROUGH ALTERNATE SOURCES OTHER THAN THE OEM VEHICLE
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PROVIDED BY MOTOR MAY HAVE BEEN MODIFIED OR MAY HAVE COME FROM AN ALTERNATE
DATA SOURCE. TILDE SIGN (~) ITEMS INDICATE MOTOR NOT-INCLUDED LABOR
OPERATIONS. NON-ORIGINAL EQUIPMENT MANUFACTURER AFTERMARKET PARTS ARE
DESCRIBED AS AM, QUAL REPL PARTS OR COMP REPL PARTS WHICH STANDS FOR
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CCC PATHWAYS - A PRODUCT OF CCC INFORMATION SERVICES INC.

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

SUPPLEMENT OF RECORD 1 WITH SUMMARY
2008 FORD EDGE 4X2 SEL 6-3.5L-FI 4D UTV LT BLUE INT:BLACK

NO.	OP.	DESCRIPTION	QTY	EXT.	PRICE	LABOR	PAINT
----- CHANGED ITEMS -----							
N	2#	SUBL LABOR	1	-245.00	X		
	3# S01	SUBL LABOR	1	172.80	X		
----- DELETED ITEMS -----							
N	1	ROOF					
	2**	REPL A/M SUNROOF GLASS FRONT	1	-919.97*		-1.0	
----- ADDED ITEMS -----							
	1 S01	ROOF					
	2* S01	REPL SUNROOF GLASS FRONT	1	919.97		0.0*	
N	5* S01	R&I HEADLINER W/SUNROOF BLACK, STONE					INCL.*
	6# S01	***FINAL BILL***	1				
SUBTOTALS ==>				-72.20		-1.0	0.0

LINE 3 : 3.8 LABOR TO R&I HEADLINER AND 1.0 TO REPLACE FRONT MOONROOF @36.00
LINE 5 : TO ACCESS REMOVAL OF SHATTERED GLASS DEBRIS ON TOP OF HEADLINER AND RAILS

ESTIMATE NOTES:
FINAL BILL
PLEASE PAY SHOP DIRECT

GLASS ON ORDER-POSSIBLE ETA 2/05/2010

PRIOR DAMAGE NOTES:
R FRONT BUMPER SCRATCH

PARTS		0.00
BODY LABOR	-1.0 HRS @ \$ 36.00/HR	-36.00
SUBLET/MISC.		-72.20
SUBTOTAL		\$ -108.20
TOTAL SUPPLEMENT AMOUNT		\$ -108.20
NET COST OF SUPPLEMENT		\$ -108.20

ESTIMATE	1312.87	EMILIO MARTINEZ
SUPPLEMENT S01	-108.20	EMILIO MARTINEZ
JOB TOTAL	\$ 1204.67	

CUSTOMER PAY \$	50.00
INSURANCE PAY \$	1154.67

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

SUPPLEMENT OF RECORD 1 WITH SUMMARY
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QUALITY, SAFETY, AND EFFICIENCY OF AUTO COLLISION REPAIR FOR
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OUR PAINT AND BODY WORK IS GUARANTEED AS LONG AS YOU OWN YOUR VEHICLE,
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CCC PATHWAYS - A PRODUCT OF CCC INFORMATION SERVICES INC.

03/20/2010 AT 01:34 PM
77131

JOB NUMBER: 2764

SUPPLEMENT OF RECORD 1 WITH SUMMARY
2008 FORD EDGE 4X2 SEL 6-3.5L-FI 4D UTV LT BLUE INT:BLACK

ALTERNATE PARTS USAGE

AFTERMARKET PARTS

AFTERMARKET SELECTION METHOD: MANUALLY LIST

NO. OF TIMES USER WAS NOTIFIED THAT AN AFTERMARKET PART WAS AVAILABLE: 0

NO. OF AFTERMARKET PARTS THAT APPEAR IN THE FINAL ESTIMATE: 0

OPTIONAL OEM PARTS

OPTIONAL OEM SELECTION METHOD: MANUALLY LIST

NO. OF TIMES USER WAS NOTIFIED THAT AN OPTIONAL OEM PART WAS AVAILABLE: 0

NO. OF OPTIONAL OEM PARTS THAT APPEAR IN THE FINAL ESTIMATE: 0

RECONDITIONED PARTS

RECONDITIONED SELECTION METHOD: MANUALLY LIST

NO. OF TIMES USER WAS NOTIFIED THAT A RECONDITIONED PART WAS AVAILABLE: 0

NO. OF RECONDITIONED PARTS THAT APPEAR IN THE FINAL ESTIMATE: 0

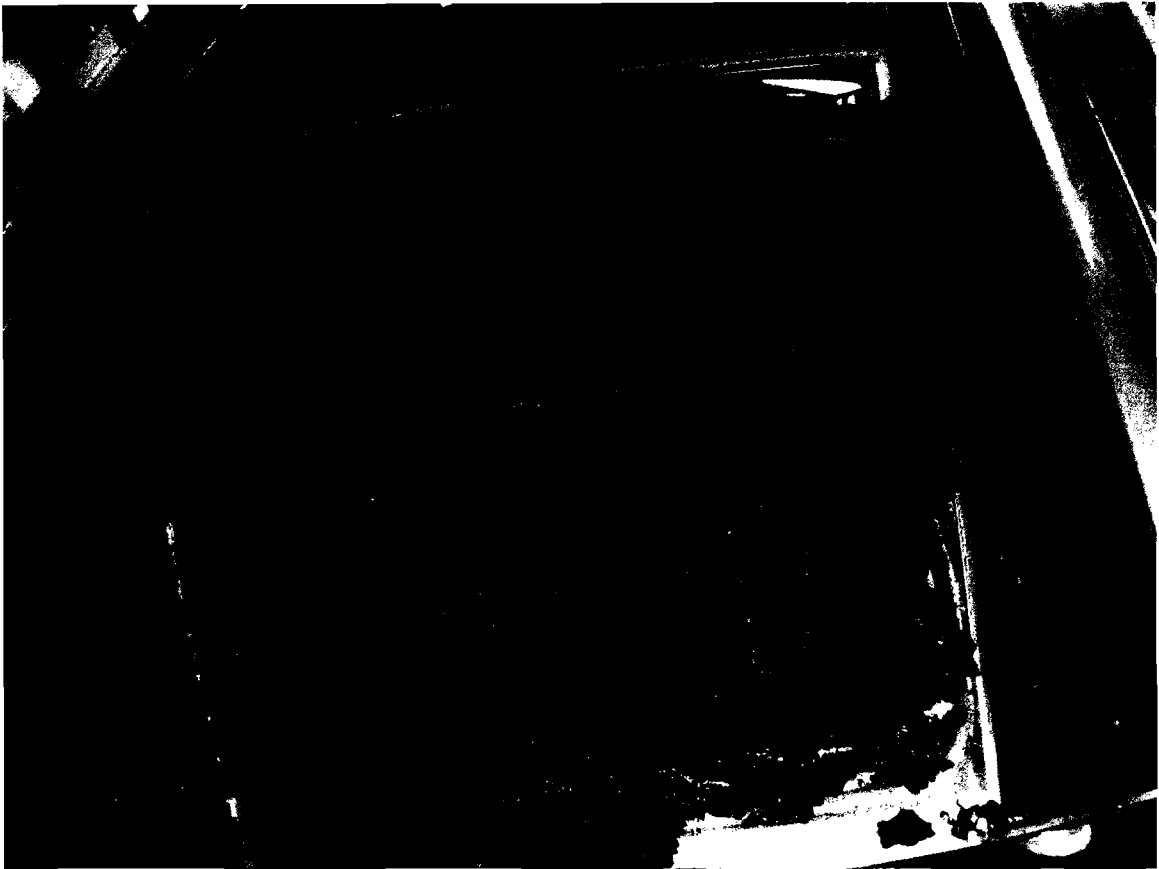
RECYCLED PARTS

NO. OF TIMES USER WAS NOTIFIED THAT A RECYCLED PART WAS AVAILABLE: 0

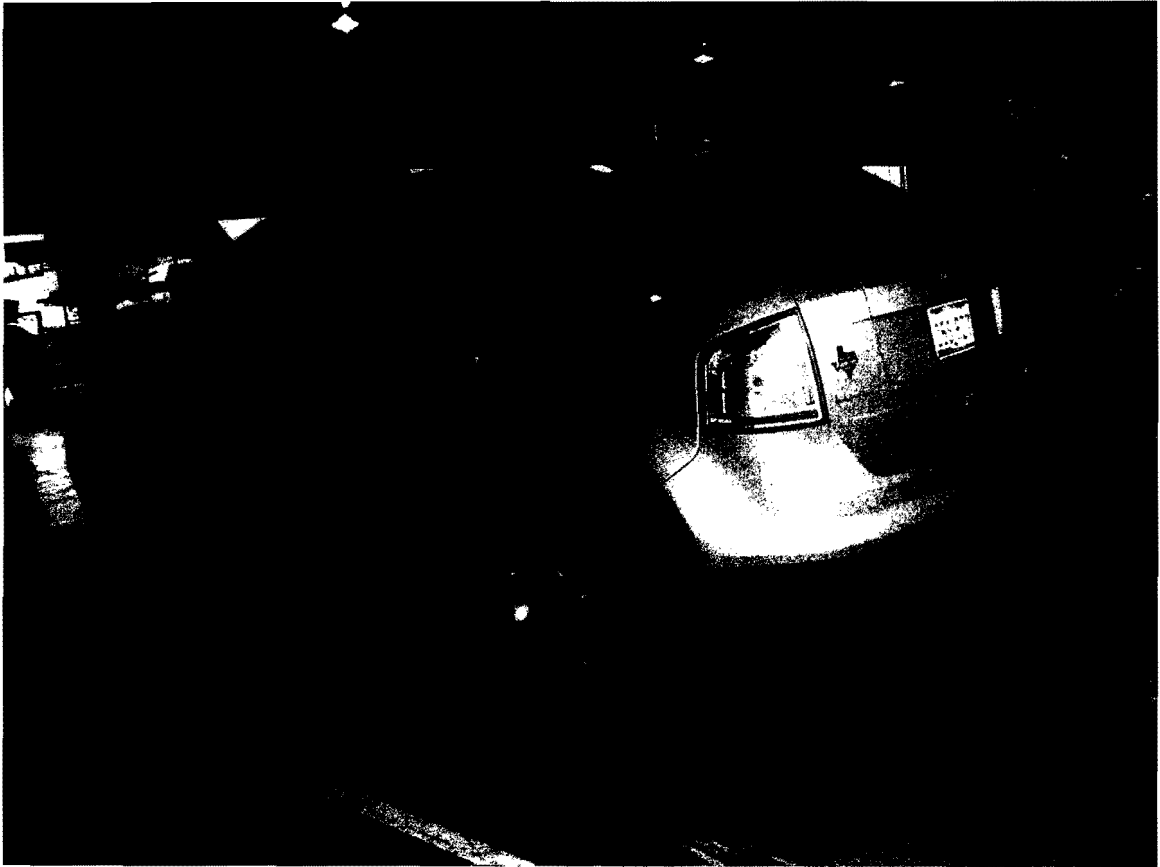
NO. OF RECYCLED PARTS THAT APPEAR IN THE FINAL ESTIMATE: 0

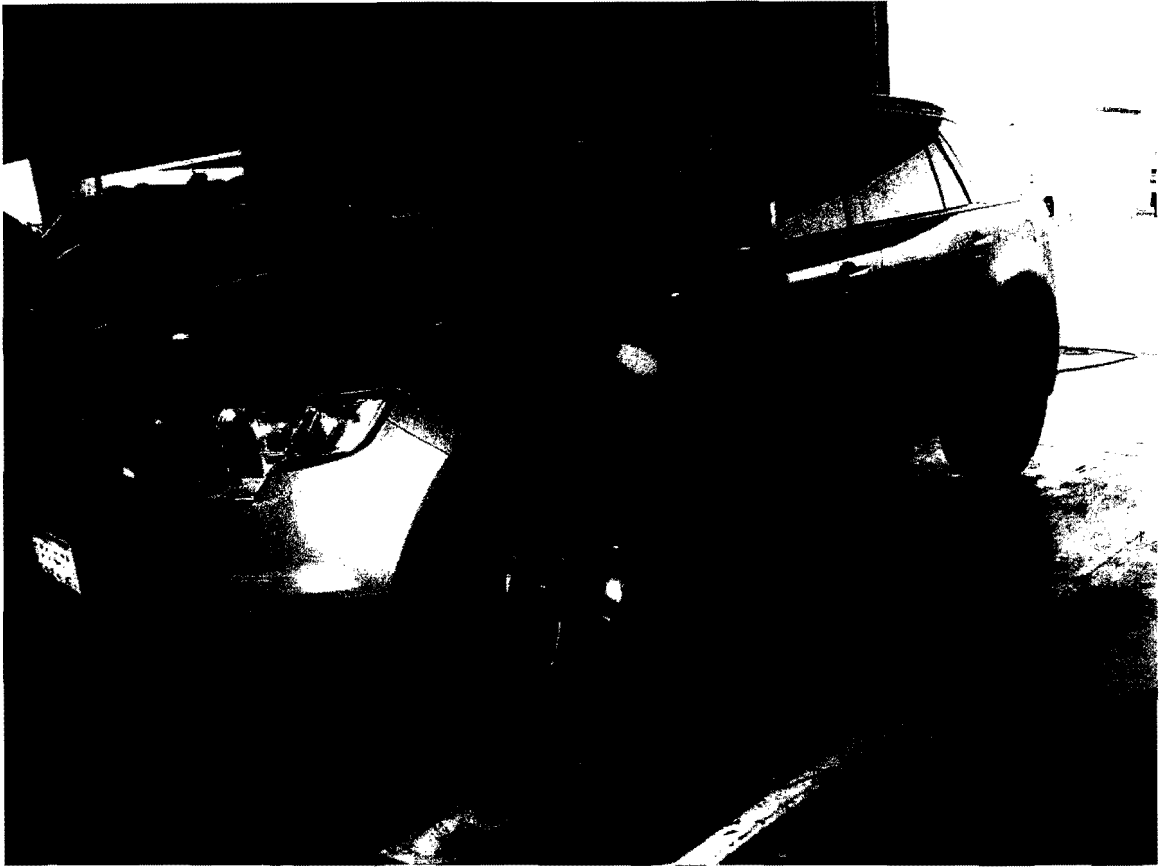
Rental Invoice

Rental Vendor Information		Billing Detail																												
Enterprise Rent-A-Car (5272) 615 S CLOSNER BLVD EDINBURG, TX 78539-4661 956-383-3815		<table><thead><tr><th>Description</th><th>Rate</th><th>Amount</th></tr></thead><tbody><tr><td>34 DAYS @</td><td>21.80</td><td>741.20</td></tr><tr><td>6 DAYS DW @</td><td>14.99</td><td>89.94</td></tr><tr><td>34 *TX REIM</td><td>1.80</td><td>61.20</td></tr><tr><td>1 MVR TAX</td><td>6.25</td><td>52.96</td></tr><tr><td colspan="2">Total Ticket Charges:</td><td>\$945.30</td></tr><tr><td colspan="2">Total Amount Received:</td><td>\$50.03</td></tr><tr><td colspan="2">Total Billed to Others:</td><td>\$145.27</td></tr><tr><td colspan="2">Total Amount Due:</td><td>\$750.00</td></tr></tbody></table>		Description	Rate	Amount	34 DAYS @	21.80	741.20	6 DAYS DW @	14.99	89.94	34 *TX REIM	1.80	61.20	1 MVR TAX	6.25	52.96	Total Ticket Charges:		\$945.30	Total Amount Received:		\$50.03	Total Billed to Others:		\$145.27	Total Amount Due:		\$750.00
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Claim Information		Payment Information																												
Claim Number: [REDACTED] Insured Name: [REDACTED] Renter Name: [REDACTED] Driver Name: [REDACTED] Date of Loss: 01/13/2010		Tax Identification #: [REDACTED] Remit To Address: 1505 HARRY WURZBACH SAN ANTONIO SAN ANTONIO, TX 78209-6001 Invoice Number: [REDACTED] Group/Branch Location: 5299																												
Rental Information																														
Bill Start Date: 01/14/2010 Bill End Date: 02/12/2010																														



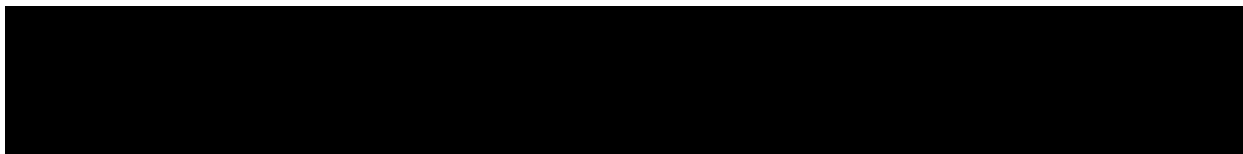










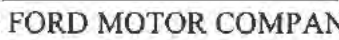




P.O. Box 3150
Alpharetta, GA 30023
(800) 448-6661
856-632-1360 FAX

November 5, 2013

FORD MOTOR COMPANY
PO BOX 6248
DEARBORN, MI 48126

RE: Our Insured : 
Our File No. : 
Responsible Party : FORD MOTOR COMPANY
Date of Loss : Feb 7, 2013
Damages : \$1554.64

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

NOV 12 2013

OFFICE OF THE,
GENERAL COUNSEL

13 NOV -8 A9 26

CONSUMER AFFAIRS
SECTION

sub

Myrtle
DO87059

11-11-13 de

Dear Sir/Madam :

We are the recovery agents for **CHARTIS PROPERTY CASUALTY CO** who have made payment to their policyholder for damages arising out of the referenced loss (**2012 FORD EDGE – SUNROOF EXPLODED**). Based on the investigation, the responsible party listed above is at fault and our client is entitled to recovery of the damages.

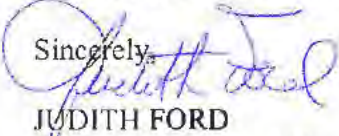
If you have insurance, for your protection, this letter should be forwarded to your carrier immediately. If you believe you do not owe this money, please explain fully in writing within thirty (30) days.

Please note our file number on your remittance and send your check made payable to:

Global Recovery Services
P.O. Box 105795
Atlanta, GA 30348-5795

If you have any questions, please feel free to contact me using the toll free number listed on the letterhead.

Sincerely,


JUDITH FORD
Recovery Representative
856-778-6958
JUDITH.FORD@AIG.COM

DRP51302

SUBROGATION QUESTIONNAIRE

INSURED NAME

CLAIM NUMBER

DATE OF LOSS : Feb 7, 2013

DAMAGES : \$1554.64

1. NAME

(FIRST)

(M/I)

(LAST)

2. DATE OF BIRTH

(MONTH/DAY/YEAR)

3. DRIVER'S LICENSE

(NUMBER)

(STATE OF ISSUE)

4. SOCIAL SECURITY NUMBER

5. TELEPHONE NUMBER ()

6. IF YOU ARE INSURED, COMPLETE (A) THROUGH (C):

(A) NAME AND ADDRESS OF YOUR INSURANCE CARRIER

(B) YOUR POLICY NUMBER

(C) NAME, ADDRESS AND TELPHONE NUMBER OF YOUR INSURANCE AGENT (IF APPLICABLE)

AGENT'S TELEPHONE NUMBER ()

7. IF YOU ARE UNINSURED AND YOU ARE IN AGREEMENT WITH THE LIABILITY ASSESSMENT, PLEASE ACKNOWLEDGE BY CHECKING THE (D). UPON RECEIPT OF THIS FORM WE WILL BE IN CONTACT WITH YOU TO DISCUSS PAYMENT. THANK YOU.

____ (D) I ACCEPT RESPONSIBILITY FOR THESE DAMAGES.

(SIGNATURE)

(DATE)

Ask the Car People.™

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Ford Edge Predicted and Actual Reliability

43 messages. Last post on Aug 12, 2012 at 9:51 PM

You are in the Ford Edge Forum.

Your Hosts are

What is this discussion about? [Ford Edge, Auto Repair, SUV](#)

Messages Page 5 of 5

Search this Discussion

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GO

[PREVIOUS](#) [1](#) [2](#) [3](#) [4](#) [5](#) [NEXT](#) [Last](#)

#34 of 43 Re: 17,300 miles... [fmichael] by

Aug 04, 2008 (7:15 pm)

Replying to [fmichael \(May 11, 2008 12:38 am\)](#)

I hope you don't have the sunroof, as mine literally exploded from the inside out as I drove down the highway. I am lucky my family wasn't injured in the incident.

[facebook](#)

#35 of 43 Re: exploding sunroof [zeky] by

Aug 05, 2008 (4:46 am)

Replying to [zeky \(Aug 04, 2008 7:08 pm\)](#)

That's the first I've heard of that problem on the Edge or any other Ford product the last several years. If it was a defect it should be showing up more. Glass may crack by itself but it won't "explode" without some force being applied and I don't see where that force would come from just driving down the road. This sounds like it was either previously damaged or something hit it causing the damage. Turn it into your insurance - it's usually covered 100%.

You'd get the same answer from every other MFR unless there is a pattern of failures.

[facebook](#)

#36 of 43 sunroof exploded tonight by

Nov 09, 2008 (7:15 pm)

my 2007 Ford Edge had the sunroof explode tonight. My wife was driving home and did not have our two daughters thankfully, but the sunroof exploded and was in shattered pieces. My friend owns a glass company and will look at it and another friend owns the local Ford dealership and hopefully we'll find out what happened. Nothing hit the roof. It just shattered and scared the hell out of my wife. We've had transmission problems, the driver door won't unlock automatically and now this.

[facebook](#)

Replies to this message

•

#39 of 43 Re: sunroof exploded tonight [chipola] by

May 23, 2009 (2:07 pm)

Replying to

You are not the only person that this has happened to. I am the owner of a 2007 Ford Edge with the vista roof. In May 2008, the sunroof glass randomly exploded over my head. Nothing hit the glass and there were not any other cars near me. I called Ford up immediately and reported the incident.

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#40 of 43 **sunroof problems** by [REDACTED]

Jan 13, 2010 (9:21 am)

I just took my 2008 Ford Edge into the dealership. My sunroof randomly broke on all four corners. It happened suddenly! And I was just parked in a spacy parking lot! I called the nearest dealership and made my way there. It was scary driving it like that. I drove with glass flying off; i had to drive it 40mph in order not to have glass fly to the car behind me! I baffled! It randomly just broke at each of the 4 corners of the first glass!

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115 character limit

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#41 of 43 [REDACTED]

Jul 02, 2010 (10:34 am)

Last fall, we purchased a used 2007 Ford Edge SEL with the vista roof also. Driving to Denver, Colorado from Loveland on June 30 our front panel vista roof exploded with a loud bang sending glass all down the back of the car. It appears to have exploded from the inside out? All of the edges were cracked except in a few places to keep the majority of the glass intact. I would guess we were going about 65 to 70 mph.

Needless to say, we took the secondary roads home and drove much slower than usual.

Thus far both the dealer and Ford have put the burden on us to repair the problem.

Since the car only has 27,000 miles I think this is a Ford problem and they should fix the problem. I am now working with my insurance company. Just isn't right!

Also we had the inside cover closed at the time if that is important.

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Replies to this message

• [zeky \(Jul 05, 2010 7:20 pm\)](#)

#42 of 43 **Re: tom [tom287]** by [REDACTED]

Jul 05, 2010 (7:20 pm)

Replying to [tom287 \(Jul 02, 2010 10:34 am\)](#)

I talked to a television news show about the fact that Ford wouldn't cover the same sunroof explosion. The reporter called Ford customer service, Ford sent a safety investigator to look at my sunroof. I never heard the results, but my sunroof was replaced free of charge. However, I have never felt safe in my car since and am now in the process of selling it, good luck.

facebook

#43 of 43 **Re: exploding sunroof [zeky]** by [REDACTED]

Aug 12, 2012 (9:51 pm)

Replying to [zeky \(Aug 04, 2008 7:08 pm\)](#)

The same thing just happened to me in my 2011 Ford Taurus. Traveling on smooth surface at 70 mph, 74 degrees outside, and Boom, sunroof blew out. We would have been injured if we had the inside sunroof "door" open. I really thought that someone had shot out one of the windows and it took a couple of minutes before I noticed the sunroof had a big hole in the middle and glass bent outward.

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Messages Page 5 of 5

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THE STEWART GROUP
P.O. BOX 540848
DALLAS, TX 75354-0486
PHONE: (817)490-9229 PLEASE FAX ALL SUPPLEMENTS TO (866)858-8111
EMAIL SUPPORTING PHOTOS TO: CLAIMS@STEWARTCLAIMS.COM

*** ESTIMATE ***

02/12/2013 03:16 PM

Owner

Owner: [REDACTED]

Control Information

Claim #: [REDACTED]
Loss Date/Time: 02/07/2013
Deductible: \$250.00

Insured Policy #: [REDACTED]
Loss Type: Comprehensive

Ins. Company: PRIVATE CLIENT GROUP AT CHARTIS
Company Contact: MARIA BOODRIS
Address:
City State Zip: TX

Work/Day: [REDACTED]
FAX: [REDACTED]

Insured: [REDACTED]
Address: [REDACTED]
City State Zip: New Roads, LA [REDACTED]

Work/Day:
FAX:

Claim Rep: MARIA BOODRIS
Address:

Work/Day: (847)330-8516

Inspection

Inspection Date: 02/12/2013
Inspection Location: FIELD
City State Zip: Orange, TX 77630
Primary Impact: Non-Collision

Inspection Type: Independent Field
Contact:
FAX:
Secondary Impact:

Appraiser Name: DREW RUTHERFORD
Address:
City State Zip: TX

Appraiser License #: [REDACTED]
Work/Day: (817)490-9229
FAX: (866)858-8111

Repairer

Repairer: DAVID SELF FORD
Address:
City State Zip: Orange, TX 77630
Email: M-TOLIV1@DEALEREMAIL.COM
License #:

Contact:
Work/Day: (409)883-3581
FAX:

Regulation ID: 208192267

Target Complete Date/Time:

Days To Repair: 1

Remarks

NO SUPPLEMENTS W/OUT PRIOR APPROVAL. FAX ALL SUPPLEMENT REQUEST 866-858-8111
COLLECT ALL FROM OWNER. THIS IS NOT AN AUTHORIZATION FOR REPAIR.
ALL SUPPS REQUIRES PHYSICAL REINSPECTION AND APPROVED PRIOR TO REPAIRS.
ALL INVOICES REQUIRED FOR SUPPLEMENT APPROVAL.
ALL SUPPLEMENTS MUST BE APPROVED BY APPRAISER BEFORE WORK IS PERFORMED

02/14/2013 12:50 AM

Page 1 of 4

2012 Ford Edge Limited 4 DR Wagon
Claim #: 0023177501

02/12/2013 03:16 PM

THIS IS NOT A FINAL APPROVED ESTIMATE, NOR AN ACCEPTANCE TO PAY. INSURANCE CO
PLEASE CALL THE INSURANCE COMPANY FOR ALL PAYMENT QUESTIONS**Vehicle**2012 Ford Edge Limited 4 DR Wagon
6cyl Gasoline 3.5
6-Speed AutomaticLic. Plate: [REDACTED]
Lic Expire:
Prod Date: 09/2011
Veh Insp#:
Condition:
Ext. Color: BLACK
Ext. Refinish: Two-StageLic State: LA
VIN: 2FMDK4KC7CB [REDACTED]
Mileage: 8,858
Mileage Type: Actual
Code: P7403F
Int. Color:
Int. Refinish:**Options**

2nd Row Head Airbags	4-Wheel Drive	AM/FM CD Player
Air Conditioning	Amplifier	Anti-Lock Brakes
Auto Headlamp Control	Automatic Dimming Mirror	Bodyside Cladding
Bucket Seats	Cargo/Trunk Net	Center Console
Chrome Grille	Chrome Steel Wheels	Cruise Control
Digital Signal Processor	Driver Seat Memory	Dual Airbags
Dual Power Seats	Dual Pwr Lumbar Supports	Dual Zone Auto A/C
Floor Mats	Garage Door Opener	Halogen Headlights
Head Airbags	Heated Front Seats	Heated Power Mirrors
Illuminated Visor Mirror	Intermittent Wipers	Keyless Entry Keypad
Keyless Entry System	Leather Seats	Leather Steering Wheel
Lighted Entry System	MP3 Player	Mirror(s) Memory
Overhead Console	Power Brakes	Power Door Locks
Power Steering	Power Windows	Rear Spoiler
Rear View Camera	Rear Window Defroster	Rear Window Wiper/Washer
Reverse Sensing System	Side Airbags	Sirius Satellite Radio
Split Folding Rear Seat	Stability Ctrl Suspension	Stirg Wheel Radio Control
Tachometer	Tilt & Telescopic Steer	Tinted Glass
Traction Control System	Trip Computer	USB Audio Input

Damages

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	B%	Hours	R
1	E	343		Glass Panel,Roof	7T4Z18500A18A	\$823.30			0.8	ME*
2	RI	134		Shade,Sliding Roof	R & I Assembly				3.5	ME*
				>> TO REMOVE GLASS						
3	I			GLASS CLEAN UP	Repair				0.5*	ME*
3		Items								

Estimate Total & Entries

Gross Parts	\$823.30	
Parts & Material Total		\$823.30
Tax on Parts & Material	@ 8.250%	\$67.92

Labor	Rate	Replace Hrs	Repair Hrs	Total Hrs	
Sheet Metal (SM)	\$42.00				
Mech/Elec (ME)	\$99.00	4.3	0.5	4.8	\$475.20

02/14/2013 12:50 AM

Page 2 of 4

2012 Ford Edge Limited 4 DR Wagon
Claim # 003877321

02/14/2013 03:18 PM

Frame (FR)	\$45.00
Refinish (RF)	\$42.00
Paint Materials	\$32.00

Labor Total	4.8 Hours	\$475.20
Gross Total		\$1,366.42
Less: Deductible		\$250.00-
Net Total		\$1,116.42

Alternate Parts Y/00/00/00/00 CUM 00/00/00/00/00 Zip Code: 75220 Geo 75220

Audatex Estimating 6.0.925 ES 02/14/2013 12:50 AM REL 6.0.925 DT 01/01/2013 DB 02/08/2013
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*****THIS ESTIMATE IS NOT AN AUTHORIZATION FOR REPAIRS*****

DO NOT REPAIR THIS VEHICLE UNTIL ALL GUIDELINES LISTED BELOW ARE ACKNOWLEDGED AND ACCEPTED. FAILURE TO DO SO MAY RESULT IN ADDITIONAL COST TO THE VEHICLE OWNER.

THIS ESTIMATE REPORT IS BASED ON OUR INITIAL INSPECTION AND DOES NOT COVER ANY ADDITIONAL PARTS OR LABOR WHICH MAY BE REQUIRED AFTER THE VEHICLE IS IN THE REPAIR FACILITY AND IS TORN DOWN. THE REPAIR FACILITY MUST REVIEW AND CONCUR WITH THE SCOPE AND METHODOLOGY OF THE REPAIR ESTIMATE BEFORE BEGINNING REPAIRS.

OCCASIONALLY ADDITIONAL DAMAGE IS DISCOVERED AFTER THE VEHICLE IS TORN DOWN. IF THIS HAPPENS, IT IS THE REPAIRER'S RESPONSIBILITY TO NOTIFY THE STEWART GROUP, INC.'S APPRAISER OR THE INSURANCE COMPANY AS SOON AS POSSIBLE AND TO OBTAIN AUTHORITY TO COMPLETE THE ADDITIONAL REPAIRS NEEDED TO RESTORE THE VEHICLE TO ITS PRE-LOSS CONDITION. ANY SUPPLEMENTAL WORK MUST BE MADE AVAILABLE FOR INSPECTION AND APPROVED BY THE STEWART GROUP, INC. OR THE INSURANCE COMPANY'S APPRAISER. VERBAL AUTHORIZATIONS BY THE FIELD APPRAISER ARE NOT BINDING. SUPPLEMENTAL REPAIR REQUESTS PRESENTED AFTER THE COMPLETION OF REPAIRS CAN BE LEGALLY DENIED BASED ON THIS DISCLAIMER.

FAILURE TO OBTAIN PRIOR AUTHORIZATION MAY RESULT IN THE INSURANCE COMPANY BEING UNABLE TO HONOR SUPPLEMENTAL CHARGES. ANY SUPPLEMENTAL CHARGES MUST BE SUPPORTED BY DOCUMENTATION IN THE FORM OF INVOICES AND RECEIPTS.

THE DEDUCTIBLE MAY OR MAY NOT BE LISTED ON THE APPRAISAL. ALL DEDUCTIBLES AND BETTERMENT MUST BE COLLECTED FROM THE OWNER BEFORE RELEASING THE VEHICLE.

ALL REPAIRS MUST BE COMPLETED IN STRICT ACCORDANCE WITH THE MANUFACTURER'S SPECIFICATIONS AND RECOMMENDATIONS. IT IS UNDERSTOOD THAT THE REPAIR FACILITY LISTED ON THIS ESTIMATE, IF ONE IS LISTED, AGREES TO COMPLETE AND GUARANTEE ALL REPAIRS LISTED ON THE ESTIMATE FOR THE AMOUNT LISTED ON THE ESTIMATE. THE STEWART GROUP INC. AND/OR THE INSURANCE COMPANY DOES NOT WARRANT OR GUARANTEE

02/14/2013 12:50 AM

Page 3 of 4

2012 Ford Edge Limited 4 DR Wagon
Claim #: 000077501

C214/2013 03:16 PM

THE WORK OF ANY REPAIR FACILITY OR TECHNICIAN AND ASSUMES NO RESPONSIBILITY OR LIABILITY FOR THE QUALITY OF REPAIRS OR WORKMANSHIP OF ANY REPAIR FACILITY OR TECHNICIAN.

NOTICE:

THIS ESTIMATE MAY HAVE BEEN PREPARED BASED ON THE USE OF AUTOMOBILE PARTS NOT MADE BY THE ORIGINAL MANUFACTURER. PARTS USED IN THE REPAIR OF YOUR VEHICLE BY OTHER THAN THE ORIGINAL MANUFACTURER ARE REQUIRED TO BE AT LEAST EQUAL IN LIKE KIND AND QUALITY IN TERMS OF FIT, QUALITY AND PERFORMANCE TO THE ORIGINAL MANUFACTURER PARTS THEY ARE REPLACING.

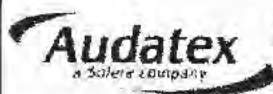
SUCH PARTS CAN BE IDENTIFIED BY THE LETTER "A" ON THIS ESTIMATE. IF THE USE OF AN AFTERMARKET PART VOIDS THE EXISTING WARRANTY ON THE PART BEING REPLACED OR ON ANY OTHER PART, THE AFTERMARKET PART SHALL HAVE A WARRANTY EQUAL TO OR BETTER THAN THE REMAINDER OF THE EXISTING WARRANTY. THE AFTERMARKET PARTS ARE WARRANTED BY THE MANUFACTURER OR DISTRIBUTOR OF THE PART AND NOT THE MANUFACTURER OF THE VEHICLE.

FRAUD WARNING:

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

Op Codes

* = User-Entered Value	E = Replace OEM	NG = Replace NAGS
EC = Replace Economy	OE = Replace PXN OE Srpls	UE = Replace OE Surplus
ET = Partial Replace Labor	EP = Replace PXN	EU = LIKE KIND & QUAL.PRT
TE = Partial Replace Price	PM = Replace PXN Reman/Rebit	UM = Replace Reman/Rebuilt
L = Refinish	PC = Replace PXN Reconditioned	UC = Replace Reconditioned
TT = Two-Tone	SB = Sublet Repair	N = Additional Labor
BR = Blend Refinish	I = Repair	IT = Partial Repair
CG = Chipguard	RI = R & I Assembly	P = Check
AA = Appearance Allowance	RP = Related Prior Damage	



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CHARTIS PRIVATE CLIENT GROUP APPRAISAL NOTES

CLAIM # [REDACTED]

VEHICLE STATUS [REPAIRABLE]

CONTACT DELAYS? [REDACTED]

COPY OF APPRAISAL SUPPLIED TO OWNER? [NO]

HOW WAS APPRAISAL SUPPLIED TO OWNER? *

IS THIS AN AGREED PRICE WITH THE SHOP OF OWNERS CHOICE? [YES]

DID YOU SUPPLY A COPY OF THIS APPRAISAL TO THE SHOP? [YES]

METHOD OF DELIVERY TO THE SHOP? [FAXED TO THE SHOP]

IF THIS CAR IS A TOTAL LOSS, IS THE CAR ACCRUING DAILY STORAGE? [NO]

WHAT ARE THOSE CHARGES? -

TOWING ? [REDACTED]

STORAGE PER DAY? [REDACTED]

ANY UNRELATED OR PRIOR DAMAGE? [NO]

DID YOU COMPLETE A SEPARATE UPD ESTIMATE? *

ON 3RD PARTY CLAIMANT VEHICLES, HAVE YOU DOCUMENTED YOUR LKQ AND AFTERMARKET PARTS SEARCHES? [NOT APPLICABLE]

HAVE YOU DEVIATED FROM THE STANDARD RECOMMENDED APPRAISAL GUIDELINES IN THE PREPARATION OF THIS ESTIMATE? [NO]

IF "YES" PLEASE EXPLAIN: [REDACTED]

NUMBER OF DAYS TO REPAIR (TOTAL LABOR HOURS DIVIDED BY 5): [1] VEHICLE DRIVEABLE ? [YES]

ADDITIONAL COMMENTS: (OPEN ITEMS, SUPPLEMENTAL POSSIBILITY, ETC... BE BRIEF AND TO THE POINT)

INSPECTED VEH - FOUND DAMAGE TO SUNROOF GLASS. OBTAINED AND VERIFIED PRICE WITH DEALER. VEH IS DRIVABLE AND REPAIRABLE. EST SENT TO SHOP

001.JPG



002.JPG



003.JPG



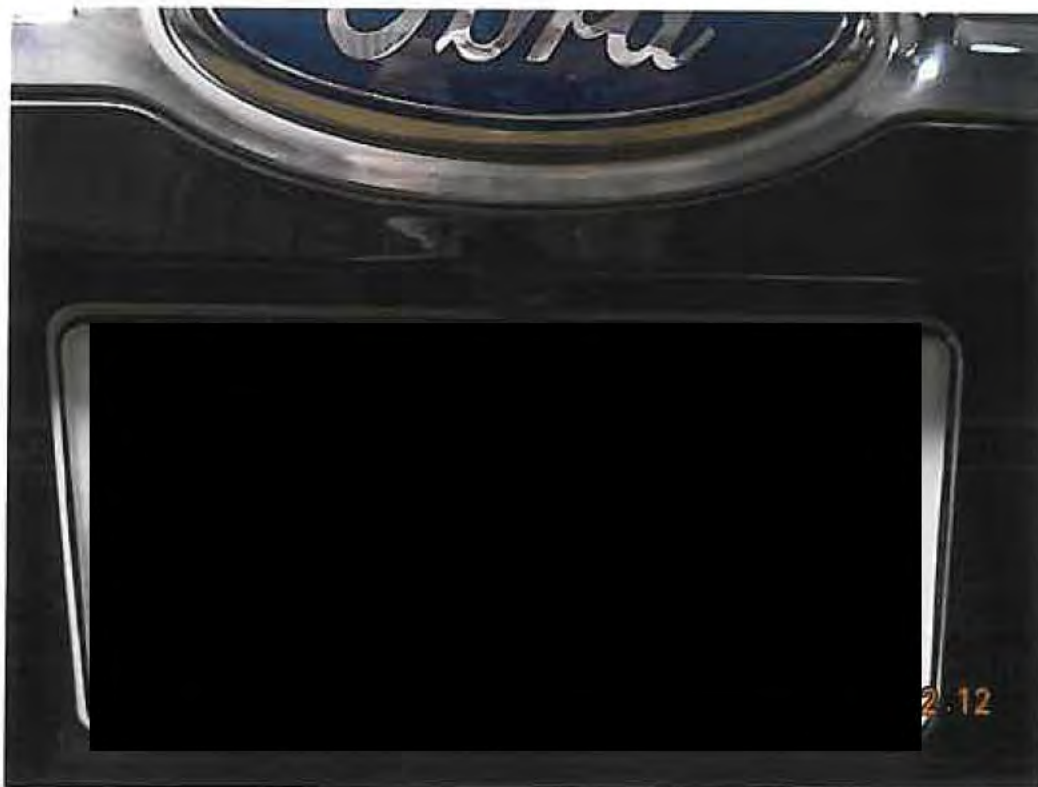
004.JPG



005.JPG



006.JPG



007.JPG



008.JPG



009.JPG



010.JPG



011.JPG



012.JPG



DATE 09/11
 FRONT GAWR 1329 KG (2930 LB)
 P245/50R20 102H
 20x8.0J
 AT 240 kPa/ 35 PSI COLD

FORD MOTOR CO.
 GVWR 2531 KG (5580 LB)
 REAR GAWR 1207 KG (2660 LB)
 WITH TIRES P245/50R20 102H
 RIMS 20x8.0J
 AT 240 kPa/ 35 PSI COLD

THIS VEHICLE CONFORMS TO ALL APPLICABLE FEDERAL MOTOR
 VEHICLE SAFETY AND THEFT PREVENTION STANDARDS IN
 EFFECT ON THE DATE OF MANUFACTURE SHOWN ABOVE

VIN: 2FMDK4KC7CB
 TYPE: MPV

RC 23 DSO
 SPR BQ11A
 BBCC 70A
 UTC 5USA-1520472-BA

EXT PNT: UA
 WB 111 INT TR GW
 TP/PS Z 3F J

2013.02.12



016.JPG



017.JPG



018.JPG



019.JPG



020.JPG



021.JPG





Rental Company: ENTERPRISE RENT-A-CAR
Invoice: [REDACTED]

Bill To: AIU1503
CHARTIS INS (US)
ATTN: MARIA-PCG CEN THOMAS
1000 E WOODFIELD SUITE 350
SCHAUMBURG, IL 60173

RENTER INFORMATION:

Renter: [REDACTED]

RENTAL INFORMATION:

Rental Branch Location:
ENTERPRISE RENT-A-CAR (0667)
2401 MARTIN LUTHER KING JR DR
ORANGE, TX 776301774
(409) 883-3440

ADDITIONAL CLAIM INFORMATION:

Claim Number: [REDACTED]
Claim Type: Insured
Vehicle Condition: Drivable
Date Of Loss: 2/7/13
Insured Name: [REDACTED]
Owner's Vehicle: 2012 FORD EDGE
Additional Driver:

Repair Facility:
DAVID SELF FORD INC.
ORANGE, TX 77631
(409) 296-2345

RENTAL DETAIL:

Rental Period: 2/7/13 to 2/14/13 (8 days)
Billed Period: 2/7/13 to 2/13/13 (7 days)

Products and Services	Rate	Amount
8 DAYS @	26.75	\$214.00
8 DAYS DW @	14.99	\$119.92
8 DAYS PAI @	3.00	\$24.00
1 MISC EXP	31.92	\$31.92
Taxes and Surcharges		
8 TX REMB	1.59	\$12.72
1 TX MTR VH	10.00%	\$37.85
Total Charges:		\$440.42
Less Amount Received:		\$222.20
Total Amount Due:		\$218.22

VEHICLES RENTED:

Effective Date and Time	Year	Make	Model	VIN	Starting Mileage	Ending Mileage	Mileage	Rate Charged
2/7/13 4:02 PM	2012	HYUN	ELAN	5NPDH4AE3CH131359	23428	23781	355	\$26.75

Rental Invoice

Please Return This Portion with Remittance

Make Payment To:
ENTERPRISE RENT-A-CAR
P.O. BOX 840086
KANSAS CITY, MO 64184-0086
Federal ID: 43-0724835

Total Charges: \$440.42
Less Amount Received: \$222.20
Total Amount Due: \$218.22

Please include on your check
Invoice: [REDACTED]

NOTEBOOK

☒ Extensions ☐ Request Extension ☐ Maintain Authorization

Date	Author	Message
2/15/13 8:13 AM	SYSTEM, ARMS	INVOICE RECEIVED, AMOUNT DUE \$218.22
2/14/13 4:09 PM	RENTAL, BRANCH	Ticket 864559 closed on 2/14/13 at 2:08 PM
2/14/13 4:06 PM	RENTAL, BRANCH	Repair Facility set to DAVID SELF FORD INC..
2/11/13 6:25 PM	RENTAL, BRANCH	Ticket 864559 opened on 2/7/13 at 4:02 PM.
2/11/13 6:21 PM	RENTAL, BRANCH	Authorization confirmed by Enterprise at 4:21 PM. Reservation number 321634.
2/11/13 6:21 PM	THOMAS, MARIA-PCG CEN	Authorization sent at 4:21 PM for 7 days up to \$26.75/day. Authorization sent with No Limit/day / \$12,500.00/max. Authorized by THOMAS, MARIA-PCG CEN Direct Bill Authorization set at 100 % We will pay rate + tax.

Enterprise Employee Note To Self Note To/From Repair Facility

* Time is displayed based on your local time zone GMT-04:00

3/19/2013

EA14-002.1 000282 LC



Claim Inquiry

History Detail

Policy Detail

Policy [REDACTED] Claim [REDACTED] Claimant 01 RFP# [REDACTED]

Check Detail

Check 60219510 Replaces Due Date 02/14/13 Bank 90
 Amount 1336.42 Accept Amount 0.00 Type Printed P
 Status

User Detail

Stop Id	Stop Date	0/00/00	Stop Reason	
Invoice Number	Invoice Date	0/00/00	Receive Date	0/00/00
User Added	CZMS Date Added	02/14/13	Time Added	13:46:03
User Changed	Date Changed	0/00/00	Time Changed	0:00:00
User Authorized	Date Authorized	0/00/00	Time Authorized	0:00:00
User Posted	PCPR Date Posted	02/14/13	Time Posted	23:20:29

Mail Address



The Gray
 Law Firm
 (APLC)

One
 Lakeshore
 Drive, Ste
 1700

Lake Charles LA 70629

Message

Message

Special Handling UPS
 OVERNIGHT
 Service From 0/00/00 To 0/00/00
 Payment From 0/00/00 To 0/00/00
 Manual/Machine Flag A

Payment Detail

Payee Name [REDACTED]

In Payment of COMPREHENSIVE PAYMENT

[Next](#) [Previous](#)



Claim Inquiry

History Detail

Policy Detail

Policy [REDACTED] Claim [REDACTED] Claimant 02 RFP# [REDACTED]

Check Detail

Check [REDACTED] Replaces [REDACTED] Due Date 03/29/13 Bank 90
 Amount 218.22 Accept Amount 0.00 Type [REDACTED] Printed P
 Status [REDACTED]

User Detail

Stop Id	Stop Date	0/00/00	Stop Reason	
Invoice Number	Invoice Date	0/00/00	Receive Date	0/00/00
User Added	YXS5	Date Added	03/29/13	Time Added 16:29:30
User Changed		Date Changed	0/00/00	Time Changed 0:00:00
User Authorized		Date Authorized	0/00/00	Time Authorized 0:00:00
User Posted	PCPR	Date Posted	03/29/13	Time Posted 23:25:33

Mail Address

ENTERPRISE
 HOLDINGS
 INC.

 ENTERPRISE
 RENT A CAR

 PO BOX
 840154

 KANSAS CITY MO 64105

Message

Message

Special Handling NORMAL PROCESSING
Service From 0/00/00 **To** 0/00/00
Payment From 0/00/00 **To** 0/00/00
Manual/Machine Flag A

Payment Detail

Payee Name ENTERPRISE HOLDINGS INC.
 ENTERPRISE RENT A CAR
In Payment of [REDACTED]

[Next](#) [Previous](#)

[REDACTED]

[REDACTED]

Ford Motor Company
Attn: Carmen Simonds
Claims Dept
PO Box 70
Dearborn, MI 48121-0070

OGC Lit
Product Claims

OCT 28 2015

October 20, 2015

Your File: Unknown-not noted on your form
Our Insured: [REDACTED]
Our Claim Number: [REDACTED]
Date of Loss: 9/13/15
Loss location: San Antonio, TX 78259
Total Amount Due: \$4,097.94 (inclusive of \$500.00 deductible)

Ms. Simonds,

We previously sent you a subrogation demand on 9/22/15. You responded and sent a letter with a questionnaire on 9/29/15. We have answered the questions to the best of our ability and have no additional information other than the theory of liability on the original demand sent. Also, the included documents within the demand will provide you all information concerning the vehicle itself. You will need to make a liability decision based on the information provided.

I will diary this out 90 days as per your letter as that is the requirement for your company to render a decision. Should you need to correspond with me, please reach out to me via the email address below as that is the best way to communicate.

State Auto Insurance made claim payments to our insured for damages incurred in this loss. Enclosed is our supporting documentation. Please send payment for the total amount due to the address below.

State Auto Insurance Companies
Attn: Claim #AU-191263
PO Box 182617
Columbus, OH 182617

Regards,

Nikia Gillispie
State Auto Insurance Companies
PO Box 182617
Columbus, OH 182617
Phone: 515-267-7537
nikia.gillispie@stateauto.com





084060 OFFICE SERVICE

OCT 06 2015

CHQ-P-4

SCD-2-041980_002_100715



Office of the General Counsel

Ford Motor Company
Product Claims Department
P.O. Box 70
Dearborn, Michigan 48121-0070

September 29, 2015

STATE AUTO
INSURANCE COMPANIES
1300 WOODLAND AVE
WEST DES MOINES, IA 50265-2306
ATTN: NIKIA GILLISPIE

Insured: [REDACTED]
Claim # [REDACTED]
D/L: 9/13/15
Vehicle: 2014 LINCOLN MKT

Dear Ms. Gillispie:

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

If you intend to pursue a claim directly with Ford Motor Company, we request that you provide us with all the following information by completing and returning this form:

- Attach on a separate piece of paper a complete description of the incident, including events that occurred prior to and subsequent to the loss.
- A copy of the police and/or fire report.
- Original color photographs of the vehicle's collision/fire damage & the alleged defective part(s), from several different angles; include your name and the last 6 digits of your VIN# on the back of each photograph.
- Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas; include your name and the last 6 digits of your VIN# on the back of each photograph.
- Original color photographs of the accident scene showing the grade of the road; include your name and the last 6 digits of your VIN# on the back of each photograph.
- Attach a copy of your expert's report and the expert's original photographs.

Ford Motor Company
Attn: Lincoln Division/Claims and Legal
PO Box 6248
Dearborn, MI 48126

September 22, 2015

Your File:	**FIRST NOTICE OF LOSS**
Our Insured:	[REDACTED]
Our Claim Number:	[REDACTED]
Date of Loss:	09/13/15
Loss location:	US HWY 281 N, San Antonio, TX 78259
Total Amount Due:	\$3,681.73 (Inclusive of \$500.00 deductible)

We have investigated the above captioned loss. It was determined the sunroof in our Insured's vehicle shattered. Online resources show that this particular sunroof has been known to shatter for no apparent reason. Please see the enclosed documentation discussing these sunroofs and the issues in regards to them.

State Auto Insurance made claim payments to our insured for damages incurred in this loss. Enclosed is our supporting documentation. Please send payment for the total amount due to the address below.

State Auto Insurance Companies
Attn: Claim # PR-191263
PO Box 182617
Columbus, OH 43218-2617

Regards,

Nikia Gillispie
State Auto Insurance Companies
1300 Woodland Ave
West Des Moines, IA 50265-2308
Phone: 515-267-7537
nikia.gillispie@stateauto.com

Claim: [REDACTED]

| | Pol: [REDACTED]

DoL: 09/13/2015 | St: Open | Adj: NIKIA GILLISPIE (Subro 2)

Payment Details

Details

Exposure (3) Vehicle Damage - 3. Comprehensive - [REDACTED]
Coverage Prime of Life
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Final
Eroding? Yes
Comments
Open Reserves -
Amount \$26.21
Line Items

Category	Comments	Amount
Indemnity		\$26.21

Check Details

Status Cleared
Pay To
Net Amount \$416.21
Scheduled Send Date 10/07/2015
Issue Date 10/07/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

Payment Details

Details

Exposure (2) 1st Party Vehicle Damage - 0. Rental Reimbursement [REDACTED]
Coverage Rental Reimbursement
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Final
Eroding? Yes
Comments
Open Reserves -
Amount \$390.00
Line Items

Category	Comments	Amount
Indemnity		\$390.00

Check Details

Status Cleared
Pay To
Net Amount \$416.21
Scheduled Send Date 10/07/2015
Issue Date 10/07/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

Claim: [REDACTED]

| | Pol: [REDACTED]

DoL: 09/13/2015 | St: Open | Adj: NIKIA GILLISPIE (Subro 2)

Payment Details

Details

Exposure (1) 1st Party Vehicle Damage - 2. Comprehensive - [REDACTED]
Coverage Comprehensive
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Supplement
Eroding? No
Comments
Open Reserves ~
Amount \$608.15
Line Items

Category	Comments	Amount
Indemnity		\$608.15

Check Details

Status Issued
Pay To
Net Amount \$608.15
Scheduled Send Date 09/21/2015
Issue Date 09/21/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

Payment Details

Details

Exposure (1) 1st Party Vehicle Damage - 2. Comprehensive - [REDACTED]
Coverage Comprehensive
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Final
Eroding? Yes
Comments
Open Reserves -
Amount \$2,573.58
Line Items

Category	Comments	Amount
Indemnity		\$2,573.58

Check Details

Status Issued
Pay To
Net Amount \$2,573.58
Scheduled Send Date 09/18/2015
Issue Date 09/18/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

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Sunroof glass breaking

Asked by [redacted] May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

10

Our sunroof exploded while driving on a divided highway with no one in sight in front of us. Ford says it doesn't warranty glass breakage. Ford says the edge of glass must have chipped at some time and shattered when the vehicle flexed while driving on the highway. The chance of chipping the edge without shattering the whole glass at the same time seems remote to me.

29 Answers



[redacted] answered 3 years ago

It is possible, but there is no way to ever know now.

[Mark helpful](#)

95

[redacted] answered 3 years ago

Same thing happened to us last week. Ford Canada won't stand behind their product. We can't prove there was an issue with the rear sealed Vista panoramic roof. They can't prove there wasn't any issue and it was our fault. That means at this point that we are out \$1300 for the replacement glass. Thanks Ford and Koch Ford in Edmonton for doing absolutely nothing about it. Last Ford product we will ever buy.

5 out of 5 people think this is helpful.

[Mark helpful](#)

pbm answered 3 years ago

10

The front one is about \$2250 installed. We had to use our insurance for something that I have no doubt should be warranty.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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10

[REDACTED] answered 2 years ago

Ours broke in the highway just yesterday. How did your repairs go? Were they able to install the new one ok? Our shade appears damaged as well due to falling glass.

1 out of 1 people think this is helpful.

[Mark helpful](#)

[REDACTED] answered 2 years ago

We ended up fighting with Ford Canada and getting nowhere. That is, until I sent out a couple of tweets on Twitter, referencing the dealership's twitter account and Ford Canada's twitter account. I got contacted by Ford Canada that day or the next day, went through all of the details again with them, and they ended up settling with us to split the cost 50/50. Had a cheque in hand mere days after the twitter posts. They apologized that the situation wasn't handled well from the start. The people who we talked to at Ford Canada after the post were much more helpful than those we talked to before the post. Big demonstration of the power of social media today! Not sure if this would apply carte blanche to anyone who have had a similar problem, as our MKX was pretty much exactly one year old with relatively low miles and maintained meticulously. If you want to check out my old posts on twitter, give me a follow @ [REDACTED] in my opinion every case needs to be handled differently because tempered glass has properties that can have it explode months or even years after it was manufactured. (If it was made with an undetected defect, if it was chipped by an external source or upon install, etc.). In most cases, it will be just fine for a lifetime. Good luck. Hope they can step up to the plate for you.

2 out of 2 people think this is helpful.

[Mark helpful](#)

30

[REDACTED] answered 2 years ago

Mine broke too! Just noticed it today. Mine was also the rear vista glass. I had no idea it was cracked or that anything was wrong. Luckily or shade was closed so the glass wasn't falling on the kids. It seems that if there are this many people with broken glass that it is not from the road.

3 out of 3 people think this is helpful.

[Mark helpful](#)



[REDACTED] answered 2 years ago

Whatever happened to Ford's slogan: "Quality is Job#1"...oh well, guess that's why we don't see THOSE TV ads anymore.

[Mark helpful](#)

30

[REDACTED] answered 2 years ago

We bought 2 MKT's a week and a half ago for the limousine business. This morning, while going through the car wash, the roof exploded just as the soap covered the car and fractured into a million pieces. We thought it was a chemical reaction to the soap. After seeing this, we are thinking maybe not. Still waiting to see what Ford, MA, USA is going to do about the issue. Car currently has 2,000 miles on it.

3 out of 3 people think this is helpful.

[Mark helpful](#)

[REDACTED] answered 2 years ago

The dealer will likely do nothing unless you fight for it. Like I said before,



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95

the only way I got any action was once I went on Twitter and was contacted by Ford Canada there. Craig Silva with Ford Canada was the guy who was instrumental in us getting 50% of the bill back. The dealership and Ford Canada did nothing upon numerous phone calls and in person visits, and said that we probably damaged it or hit something that caused it to break. I still believe there is some issue with these sunroofs, with as many as I have heard have problems, but until they ask for a recall, I will have to settle for my 50% back and pray it doesn't happen again.

[Mark helpful](#)

answered about a year ago

0

Last week while driving down the road, my moon roof exploded. My grandson was in the car with me. I had never heard of such a thing. I took my truck to the dealer who said they had never heard of such a thing and would put the glass on digital imaging. I filed a complaint with Ford customer care since my new truck is under warranty and then proceeded to file a complaint with NHTSA as well. On the NHTSA site, there are several complaints of the same experience I had. Ford finally has agreed to pay 1/2 of the cost of the roof, but no thank you. I am working to get a recall. I have also contacted Carlite Glass who is the manufacturer of all the glass for Ford. They of course told me they have not received any complaints or ever heard of an issue with exploding moon roofs. I let them know, they have just been made aware of the issue. I offered to send the links or forums that I had Googled with all the complaints, the contact person declined my offer. My service advisor at Ford acknowledged there was no evidence of an impact, which I had already told them and yet they want the customer to file an insurance claim. I explained to them, that is considered FRAUD since there was no impact! Please if you have had an issue, call and complain to the NHTSA and get the investigation going. I have already contacted my local news station as well. It is a safety issue not a monetary issue!!

[Mark helpful](#)

answered about a year ago

20

Tuesday April 6th, without reason or warning, my glass panoramic roof in my 2010 Lincoln MKT exploded up and out while I was driving. Ford dealer sent pictures to Ford as my car is still under warranty, Ford replied with "contact your insurance company". The "hole blew out inches to the right of where my face would have been. Lucky for me it was not directly above my head or I could have had glass in my eyes and a much more dramatic outcome to my story. I see from searching this on the Internet that I mine is definitely not an isolated incident. The glass issues that have been commented on are few and far between considering the millions of vehicles on the road but definitely common enough to find many posts and reports on the same problem. If the manufacturers are going to continue putting glass roofs in cars/suv's, they need to increase their safety (eg: use laminated glass) or at least warn potential buyers that this could happen to them and it WILL NOT BE COVERED BY WARRANTY. This is not uncommon in vehicles and not restricted to Ford /Lincoln. Hyundai and Kia have had customers report the same "blow out" the difference is...Hyundai and KIA seem to come through for their customers and replace/repair the glass under warranty. Ford seems to pick and choose who they might offer a settlement of half. I'm furious that I am having to make a claim on my insurance for something that was beyond my control and in my opinion should be covered under my warranty. We have 5 children and carefully chose this expensive luxury vehicle as we wanted a safe and reliable vehicle. We currently own 6 Ford and Lincoln products and have supported our local dealer with dozens of purchases over the years. We feel we are ever so slightly larger than just one grain of sand on

the beach...but I suppose we are still only 7 grains and very insignificant.



3 out of 2 people think this is helpful.

[Mark helpful](#)

Juju7385 answered about a year ago

10

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fix, needless to say with all the storms it did not hold. They seemed surprised also. I call my Insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother!!!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serious problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a year ago

20

Hi there Juju7385, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadly, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards. [REDACTED]

[Mark helpful](#)

answered about a year ago

20

The back half of my Vista roof blew out in all four corners on 7/25/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

To all why get class action against for ,it is a big issue.

[Mark helpful](#)

answered about a year ago

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim....it's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)

answered about a year ago

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there. @ [redacted]

[Mark helpful](#)

answered about a year ago

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 89 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted [redacted]

[Mark helpful](#)

20 answered about a year ago

Hi [REDACTED] I'm glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 50,000 km but was more than 3 years old...your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)

9 answered about a year ago

Wow!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)

45 answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful.

[Mark helpful](#)

10 answered 9 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting Merin Motors today. My vehicle has less than 50,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!

1 out of 1 people think this is helpful.

[Mark helpful](#)

0 answered 9 months ago

I have a 2012 Honda Civic Si and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass????

[Mark helpful](#)

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327- 4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered 4 months ago

file complaints with <https://www.oel.nhtsa.dot.gov/ivoq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain flailing outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



[Mark helpful](#)

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles. ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips... glass will break, when it has been compromised. this is a joke.. " no one was on the road with us".. no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

[Mark helpful](#)

answered about a month ago

We have a 2015 Edge Sport that has 4870 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)

answered about a month ago

10

assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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Sunroof glass breaking

Asked by [redacted] May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

10

Our sunroof exploded while driving on a divided highway with no one in sight in front of us. Ford says it doesn't warranty glass breakage. Ford says the edge of glass must have chipped at some time and shattered when the vehicle flexed while driving on the highway. The chance of chipping the edge without shattering the whole glass at the same time seems remote to me.

29 Answers



[redacted] answered 3 years ago

It is possible, but there is no way to ever know now.

[Mark helpful](#)

[redacted] answered 3 years ago

Same thing happened to us last week. Ford Canada won't stand behind their product. We can't prove there was an issue with the rear sealed Vista panoramic roof. They can't prove there wasn't any issue and it was our fault. That means at this point that we are out \$1300 for the replacement glass. Thanks Ford and Koch Ford in Edmonton for doing absolutely nothing about it. Last Ford product we will ever buy.

5 out of 5 people think this is helpful.

[Mark helpful](#)

[redacted] answered 3 years ago

The front one is about \$2250 installed. We had to use our insurance for something that I have no doubt should be warranty.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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10

[REDACTED] answered 2 years ago

Ours broke in the highway just yesterday. How did your repairs go? Were they able to install the new one ok? Our shade appears damaged as well due to falling glass.

1 out of 1 people think this is helpful.

[Mark helpful](#)

95

[REDACTED] answered 2 years ago

We ended up fighting with Ford Canada and getting nowhere. That is, until I sent out a couple of tweets on Twitter, referencing the dealership's twitter account and Ford Canada's twitter account. I got contacted by Ford Canada that day or the next day, went through all of the details again with them, and they ended up settling with us to split the cost 50/50. Had a cheque in hand mere days after the twitter posts. They apologized that the situation wasn't handled well from the start. The people who we talked to at Ford Canada after the post were much more helpful than those we talked to before the post. Big demonstration of the power of social media today! Not sure if this would apply carte blanche to anyone who have had a similar problem, as our MKX was pretty much exactly one year old with relatively low miles and maintained meticulously. If you want to check out my old posts on twitter, give me a follow @ [REDACTED] my opinion every case needs to be handled differently because tempered glass has properties that can have it explode months or even years after it was manufactured. (If it was made with an undetected defect, if it was chipped by an external source or upon install, etc.). In most cases, it will be just fine for a lifetime. Good luck. Hope they can step up to the plate for you.

2 out of 2 people think this is helpful.

[Mark helpful](#)

30

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3 out of 3 people think this is helpful.

[Mark helpful](#)

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3 out of 3 people think this is helpful.

[Mark helpful](#)

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19

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Mark helpful

20

answered about a year ago

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Mark helpful

20

answered about a year ago

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the beach...but I suppose we are still only 7 grains and very insignificant.



2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

10

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fit, needless to say with all the storms it did not hold. They seemed surprised also. I call my insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother!!!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serous problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a year ago

20

Hi there Juju7385, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadiy, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards [REDACTED]

[Mark helpful](#)

answered about a year ago

20

The back half of my Vista roof blew out in all four corners on 7/26/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

To all why get class action against for ,it is a big issue.

[Mark helpful](#)

answered about a year ago

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim...it's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)

answered about a year ago

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there. @kevinbalicki

[Mark helpful](#)

answered about a year ago

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 80 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted. Debbie F.

[Mark helpful](#)

20

answered about a year ago

Hi [REDACTED] I'm glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 50,000 km but was more than 3 years old...your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)

0

answered about a year ago

Wow!!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)

45

answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful.

[Mark helpful](#)

10

answered 9 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting Merlin Motors today. My vehicle has less than 50,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!!

1 out of 1 people think this is helpful.

[Mark helpful](#)

0

answered 9 months ago

I have a 2012 Honda Civic Si and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass????

[Mark helpful](#)

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327- 4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered 4 months ago

file complaints with <https://www-odl.nhtsa.dot.gov/voq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain flailing outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



[Mark helpful](#)

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles. ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips.. glass will break. when it has been compromised. this is a joke.. "no one was on the road with us".. no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

[Mark helpful](#)

answered about a month ago

We have a 2015 Edge Sport that has 4670 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)

esdjdest answered about a month ago

10

assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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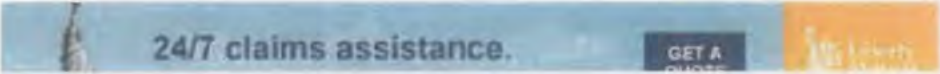
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Sunroof glass breaking

Asked by pbm May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

10

Our sunroof exploded while driving on a divided highway with no one in sight in front of us. Ford says it doesn't warranty glass breakage. Ford says the edge of glass must have chipped at some time and shattered when the vehicle flexed while driving on the highway. The chance of chipping the edge without shattering the whole glass at the same time seems remote to me.

29 Answers

sztec626bf answered 3 years ago

It is possible, but there is no way to ever know now.

[Mark helpful](#)

DigMeds answered 3 years ago

85

Same thing happened to us last week. Ford Canada won't stand behind their product. We can't prove there was an issue with the rear seated Vista panoramic roof. They can't prove there wasn't any issue and it was our fault. That means at this point that we are out \$1300 for the replacement glass. Thanks Ford and Koch Ford in Edmonton for doing absolutely nothing about it. Last Ford product we will ever buy.

5 out of 5 people think this is helpful.

[Mark helpful](#)

pbm answered 3 years ago

10

The front one is about \$2250 installed. We had to use our insurance for something that I have no doubt should be warranty.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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10

answered 2 years ago

Ours broke in the highway just yesterday. How did your repairs go? Were they able to install the new one ok? Our shade appears damaged as well due to falling glass.

1 out of 1 people think this is helpful.

[Mark helpful](#)

30

answered 2 years ago

We ended up fighting with Ford Canada and getting nowhere. That is, until I sent out a couple of tweets on Twitter, referencing the dealership's twitter account and Ford Canada's twitter account. I got contacted by Ford Canada that day or the next day, went through all of the details again with them, and they ended up settling with us to split the cost 50/50. Had a cheque in hand mere days after the twitter posts. They apologized that the situation wasn't handled well from the start. The people who we talked to at Ford Canada after the post were much more helpful than those we talked to before the post. Big demonstration of the power of social media today! Not sure if this would apply carte blanche to anyone who have had a similar problem, as our MKX was pretty much exactly one year old with relatively low miles and maintained meticulously. If you want to check out my old posts on twitter, give me a follow @ [redacted] In my opinion every case needs to be handled differently because tempered glass has properties that can have it explode months or even years after it was manufactured. (If it was made with an undetected defect, if it was chipped by an external source or upon install, etc.). In most cases, it will be just fine for a lifetime. Good luck. Hope they can step up to the plate for you.

2 out of 2 people think this is helpful.

[Mark helpful](#)

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3 out of 3 people think this is helpful.

[Mark helpful](#)

90

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2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

10

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fit, needless to say with all the storms it did not hold. They seemed surprised also. I call my Insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother !!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serous problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a year ago

20

Hi there, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadly, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards

[Mark helpful](#)

answered about a year ago

20

The back half of my Vista roof blew out in all four corners on 7/25/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

To all why get class action against for ,it is a big issue.

[Mark helpful](#)

answered about a year ago

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim....It's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)

answered about a year ago

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there.

[Mark helpful](#)

answered about a year ago

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 89 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted.

[Mark helpful](#)

20 answered about a year ago

Hi [REDACTED] I'm glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 60,000 km but was more than 3 years old...your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)

0 answered about a year ago

Wow!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)

45 answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful.

[Mark helpful](#)

10 answered 9 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting MerIn Motors today. My vehicle has less than 60,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!!

1 out of 1 people think this is helpful.

[Mark helpful](#)

0 answered 9 months ago

I have a 2012 Honda Civic Si and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass?????

Mark helpful

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327-4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

Mark helpful

answered 4 months ago

file complaints with <https://www-odi.nhtsa.dct.gov/voq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

Mark helpful

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain falling outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



Mark helpful

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles. ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips.. glass will break. when it has been compromised. this is a joke.. " no one was on the road with us".. no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

Mark helpful

answered about a month ago

We have a 2015 Edge Sport that has 4670 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)

answered about a month ago

10

assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

1 out of 1 people think this is helpful.

[Mark helpful](#)

Your Answer

[Add photo](#)

[Post Your Answer](#)

Related Questions

[What could be making a swishing sound from the front wheels on my MKX?](#) 8 answers

My 2006 MKX started making a swishing sound when rolling. I have had the rotors changed, breaks done the cylinders replaced. The mechanics are baffled. Does anyone have any idea what this swishing s...

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Put new breaks on but break light still on

2003 Lincoln Town Car - Maintenance & Repair

my anti-theft went off the other day because i had car locked but windows partially down for my dog when i got back to car i reached in to open door from inside and alarm went off and i couldnt figure out how too shut off 1 answer

i dont know any codes w/my continental,how do i find out how to work the keyless entry or get access to any default codes wich will allow me more access to my own car

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[2007 Lincoln Town Car - Rear \(left and right\) are uneven.](#) 16 answers

A little over a year ago our Town Car lost its smooth ride. My wife shows me with what I call the "Jurassic Park" test. She has a glass of water in the center console cup holder and it ripples as the ...

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[SEPTEMBER 7: Ford Explorer Cracked Rear Panel Lawsuit Seeks Class Certification](#)

NHTSA — Visibility: Sun Roof Assembly Problems

2014 LINCOLN MKT



Pretty Bad

Crashes / Fires:

0 / 0

Injuries / Deaths:

0 / 0

Average Mileage:

6,996 miles

About These NHTSA Complaints:

This data is from the NHTSA — the US gov't agency tasked with vehicle safety. Complaints are spread across multiple & redundant categories, & are not organized by problem.

So how do you find out what problems are occurring? For this NHTSA complaint data, the only way is to read through the comments below. Any duplicates or errors? It's not us.



ACCESSORIES -
EXTERIOR MKT Owner Comments
PROBLEM



Car was parked in our lot, all of a sudden an employee heard a loud noise from car, no one was around the car, when the employee walked over the roof was shattered. This is car number 307, we are a livery company and this is car 3 of 5 (so far) to have the sun roof spontaneously shatter out of 18 cars purchased (all 2014 Lincoln Mkt's.) - Deer Park, NY, USA



Sun roof glass shattered, this is car number 343, we are a livery company and this is car 2 of 5 (so far) to have the sun roof spontaneously shatter out of 18

cars purchased (all 2014 Lincoln Mkt's.) - Deer Park, NY, USA

Add Complaint

#2 APR 14
2014

Sun roof glass shattered, this is car number 315, we are a livery company and this is car 1 of 5 (so far) to have the sun roof spontaneously shatter out of 18 cars purchased (all 2014 Lincoln Mkt's.) - Deer Park, NY, USA

Add Complaint

#1 JUN 12
2014

I was driving on the hwy and my freind was driving behind me.my vista glass moonroof exploded and shattered.it was nobody in front or on the side just my freind behind me. - Calverton, NY, USA

Add Complaint

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CarComplaints.com is an online automotive complaint resource that uses graphs to show automotive defect patterns, based on complaint data submitted by visitors to the site. The complaints are organized into groups with data published by vehicle, vehicle component, and specific problem.

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Title

Description

Your Email Address

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STATE AUTO INSURANCE COMPANIES

NRO
100 State Auto Blvd
Goodlettsville, TN 37072
Phone: (800) 234-1554

Claim #:
Workfile ID:

a0fee014

Estimate of Record

Written By: MITCHELL CHAPMAN, 9/18/2015 1:43:46 PM
Adjuster: HARRISON, LYNN, (614) 917-5384 Business

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 09/13/2015 12:00 AM Days to Repair: 0
Point of Impact: 21 Undercarriage Deductible: 500.00

Owner (Insured): [REDACTED] Inspection Location: North Park Lincoln Mercury
[REDACTED] 9207 San Pedro Ave
Floresville, TX 78216 San Antonio, TX 78216
[REDACTED] Cellular Repair Facility
(210) 341-8841 Day Appraiser Information: mitchell.chapman@stateauto.com
(615) 767-9138 Repair Facility: SUBMIT TO SHOP OF CHOICE

VEHICLE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EBL [REDACTED] Condition:

TRANSMISSION

Automatic Transmission
4 Wheel Drive

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors
Heated Mirrors
Power Driver Seat
Power Passenger Seat
Memory Package
Power Adjustable Pedals

DECOR

Dual Mirrors
Privacy Glass
Console/Storage
Overhead Console

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Alarm
Message Center
Steering Wheel Touch Controls
Rear Window Wiper
Telescopic Wheel
Climate Control
Dual Air Condition
Backup Camera w/Parking Sensors
Remote Starter
Home Link
RADIO
AM Radio
FM Radio
Stereo

Search/Seek
CD Player
Auxiliary Audio Connection
Satellite Radio
Equalizer
SAFETY
Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Traction Control
Stability Control
Front Side Impact Air Bags
Head/Curtain Air Bags
Hands Free Device
Xenon Headlamps
ROOF
Skyview Roof
SEATS
Bucket Seats

Redlining/Lounge Seats
Leather Seats
Heated Seats
Rear Heated Seats
Ventilated Seats
3rd Row Seat
Retractable Seats
WHEELS
Aluminum/Alloy Wheels
PAINT
Clear Coat Paint
OTHER
Fog Lamps
Rear Spoiler
Signal Integrated Mirrors
TRUCK
Power Trunk/Gate Release

Claim #:
Workfile ID:

a0fee014

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		WINDSHIELD					
2	Repl	Rain sensor	DG1Z17D547C	1	75.50		
3	Repl	Rain sensor bracket	SEE FOOTNOTE	1			
		NOTE: PARTS: Part serviced with windshield.					
4		ROOF					
5	*	Repl Front glass Lincoln	AE9Z74500A18C	1	838.65	Incl.	
6	*	Repl Rear glass Lincoln	AE9Z74500A18D	1	594.48	Incl.	
7	R&I	Sunshade front dune	DE9Z78519A02AC			0.5	
8	R&I	Sunshade rear dune	DE9Z78519A02AA			0.5	
9	R&I	R&I headliner	DE9Z7451916GA			3.3	
10	#	Subl Windshield, glass labor for w/s and roof glass, glass kits +25%		1	1,187.49 X		
		NOTE: ESTRADA'S - Madeleine					
11		PILLARS, ROCKER & FLOOR					
12	R&I	RT Wndshld plr trim	AE9Z7403598AD			0.2	
13	R&I	LT Wndshld plr trim	AE9Z7403599AC			0.2	
14	R&I	RT Uptr ctr plr trim	AE9Z7424356AB			0.4	
15	R&I	LT Uptr ctr plr trim	AE9Z7424357AB			0.4	
SUBTOTALS					2,696.12	5.5	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1,508.63
Body Labor	5.5 hrs @	\$ 46.00 /hr	253.00
Miscellaneous			1,187.49
Subtotal			2,949.12
Sales Tax	\$ 1,508.63 @	8.2500 %	124.46
Total Cost of Repairs			3,073.58
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			2,573.58

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

THIS ESTIMATE IS NOT AN AUTHORIZATION TO REPAIR, ORDER PARTS, OR A GUARANTEE OF PAYMENT. AUTHORIZATION TO ORDER PARTS AND BEGIN REPAIRS MUST COME FROM THE VEHICLE OWNER. RECEIPT OF THIS ESTIMATE DOES NOT IMPLY CONFIRMATION OF COVERAGE OR LIABILITY FOR THE DAMAGES TO THIS VEHICLE. NO SUPPLEMENTS WILL BE ACCEPTED WITHOUT PRIOR NOTIFICATION AND APPROVAL. ALL SUPPLEMENTS REQUIRE PHOTO DOCUMENTATION AND INVOICES. THERE IS NO GUARANTEE OF PAYMENT WITHOUT PROPER DOCUMENTATION AND PRIOR APPROVAL. THE REPAIR FACILITY WILL BE RESPONSIBLE FOR ANY DAMAGE CAUSED DURING THE REMOVE AND INSTALL OF GLASS, TRIM, AND MOLDINGS. SUPPLEMENTS FOR THESE ITEMS WILL NOT BE CONSIDERED. IF YOU HAVE A SITUATION WHICH WARRANTS AN EXCEPTION, PLEASE CONTACT THE FILE HANDLER IN ADVANCE OF PERFORMING THE R&I.

***** RENTAL or COVERAGE *****

For rental and coverage questions, contact the adjuster listed at the top of the estimate

***** ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL *****

Please contact Mitchell Chapman for supplement approval.

Phone: 615-767-9138

Email: mitchell.chapman@stateauto.com

This estimate must be presented to the repair shop of your choice.

Appraiser Name: Mitchell Chapman State License Number:

This serves as my electronic signature.

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide DR2KG10, CCC Data Date 7/17/2015, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2016 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blend=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #: [REDACTED]
Workfile ID: a0fee014

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

ALTERNATE PARTS USAGE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT-4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EE [REDACTED] Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recycled	0	0

STATE AUTO INSURANCE COMPANIES

NRO
100 State Auto Blvd
Goodlettsville, TN 37072
Phone: (800) 234-1554

Claim #:
Workfile ID:

a0fee014

Supplement of Record 1 Summary

Written By: MITCHELL CHAPMAN, 9/18/2015 4:01:10 PM
Adjuster: HARRISON, LYNN, (614) 917-5384 Business

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 09/13/2015 12:00 AM Days to Repair: 0
Point of Impact: 21 Undercarriage Deductible: 500.00

Owner (Insured): [REDACTED] Inspection Location: North Park Lincoln Mercury
[REDACTED] 9207 San Pedro Ave
Floresville, TX [REDACTED] San Antonio, TX 78216
(210) 364-3771 Cellular Repair Facility: (210) 341-8841 Day
Appraiser Information: mitchell.chapman@stateauto.com
(615) 767-9138
Repair Facility: SUBMIT TO SHOP OF CHOICE

VEHICLE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EBL [REDACTED] Condition:

TRANSMISSION	Air Conditioning	Search/Seek	Redining/Lounge Seats
Automatic Transmission	Intermittent Wipers	CD Player	Leather Seats
4 Wheel Drive	Tilt Wheel	Auxiliary Audio Connection	Heated Seats
POWER	Cruise Control	Satellite Radio	Rear Heated Seats
Power Steering	Rear Defogger	Equalizer	Ventilated Seats
Power Brakes	Keyless Entry	SAFETY	3rd Row Seat
Power Windows	Alarm	Drivers Side Air Bag	Retractable Seats
Power Locks	Message Center	Passenger Air Bag	WHEELS
Power Mirrors	Steering Wheel Touch Controls	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Heated Mirrors	Rear Window Wiper	4 Wheel Disc Brakes	PAINT
Power Driver Seat	Telescopic Wheel	Traction Control	Clear Coat Paint
Power Passenger Seat	Climate Control	Stability Control	OTHER
Memory Package	Dual Air Condition	Front Side Impact Air Bags	Fog Lamps
Power Adjustable Pedals	Backup Camera w/Parking Sensors	Head/Curtain Air Bags	Rear Spoiler
DECOR	Remote Starter	Hands Free Device	Signal Integrated Mirrors
Dual Mirrors	Home Link	Xenon Headlamps	TRUCK
Privacy Glass	RADIO	ROOF	Power Trunk/Gate Release
Console/Storage	AM Radio	Skyview Roof	
Overhead Console	FM Radio	SEATS	
CONVENIENCE	Stereo	Bucket Seats	

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Line		Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	S01	Subl	Replace sunroof/w/s, rear glass	1	3,681.73 X		
NOTE: ALL OPERATIONS NECESSARY TO INSTALL SUNROOF GLASS. INCLUDES SUBLET								
SUBTOTALS						3,681.73	0.0	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			0.00
Miscellaneous			3,681.73
Subtotal			3,681.73
Total Cost of Repairs			3,681.73
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			3,181.73

Claim #:

Workfile ID:

a0fee014

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Deleted Items							
1		WINDSHIELD					
2	Repl	Rain sensor	DG1Z17D547C	1	-75.50		
3	Repl	Rain sensor bracket	SEE FOOTNOTE	1			
		NOTE: PARTS: Part serviced with windshield.					
4		ROOF					
5	*	Repl	Front glass Lincoln	AE9Z74500A18C	1	-838.65	Incl.
6	*	Repl	Rear glass Lincoln	AE9Z74500A18D	1	-594.48	Incl.
7	R&I	Sunshade front dune	DE9Z78519A02AC			-0.5	
8	R&I	Sunshade rear dune	DE9Z78519A02AA			-0.5	
9	R&I	R&I headliner	DE9Z7451916GA			-3.3	
10	#	Subl	Windshield, glass labor for w/s and roof glass, glass kits +25%	1	-1,187.49	X	
		NOTE: ESTRADA'S - Madeleine					
11		PILLARS, ROCKER & FLOOR					
12	R&I	RT Windshld plr trim	AE9Z7403598AD			-0.2	
13	R&I	LT Windshld plr trim	AE9Z7403599AC			-0.2	
14	R&I	RT Uptr ctr plr trim	AE9Z7424356AB			-0.4	
15	R&I	LT Uptr ctr plr trim	AE9Z7424357AB			-0.4	
Added Items							
1	#	S01 Subl	Replace sunroof/w/s, rear glass	1	3,681.73	X	
		NOTE: ALL OPERATIONS NECESSARY TO INSTALL SUNROOF GLASS. INCLUDES SUBLET					
SUBTOTALS					985.61	-5.5	0.0

RATE CHANGES

Sales Tax \$ 1508.63 -8.2500 % (8.2500 % to 0.0000 %) = -124.46

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			-1,508.63
Additional Supplement Labor			-253.00
Miscellaneous			2,494.24
Subtotal			732.61
Additional Supplement Taxes			-124.46
Total Supplement Amount			608.15
NET COST OF SUPPLEMENT			608.15

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	3,073.58	MITCHELL CHAPMAN
Supplement S01	608.15	MITCHELL CHAPMAN
Workfile Total:	\$ 3,681.73	
TOTAL ADJUSTMENTS:	\$ 500.00	
NET COST OF REPAIRS:	\$ 3,181.73	

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***** RENTAL or COVERAGE *****

For rental and coverage questions, contact the adjuster listed at the top of the estimate

***** ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL *****

Please contact Mitchell Chapman for supplement approval.

Phone: 615-767-9138

Email: mitchell.chapman@stateauto.com

This estimate must be presented to the repair shop of your choice.

Appraiser Name: Mitchell Chapman State License Number:

This serves as my electronic signature.

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

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m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

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The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #: [REDACTED]
Workfile ID: a0fee014

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

ALTERNATE PARTS USAGE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EB [REDACTED] Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recycled	0	0

NUGEN DIRECT INTERFACE
CDP# 2002008
1300 WOODLAND AVE
WEST DES MOINES IA,
50265



INVOICE

Inquiries Only:
P.O. Box 268825
Oklahoma City OK 73126-8825
1-888-777-3700
EMAIL:
CustomerBilling@Hertz.com

RENTING LOC: TXSLE22 SAN ANTONIO TX
RETURN LOC: TXSLE22 SAN ANTONIO TX

Claim Number:
[REDACTED]

Invoice Number:
[REDACTED]

BILLING INFORMATION

RENTER: [REDACTED]
CLAIM #: [REDACTED]
POLICY #:
DATE OF LOSS: 09/13/2015
INVOICE: [REDACTED]

ADJUSTER: HARRISON
LYNN
CLAIM TYPE: INSURED
LOSS TYPE: DRIVABLE
DAYS 13
AUTHORIZED:
AUTH AMOUNT \$40.00
PER DAY:
POLICY LIMITS: 40/1200
TOTAL RENTAL 13
DAYS:

RENTAL DESCRIPTION

Odometer
IN: 28808
OUT: 28708
DRIVEN: 100

Veh Class
CHARGED: FULL-SIZE
RENTED: F6
RESERVED: FULL-SIZE

Rental Veh
RENTED: CAMRY 2.5L DFK2197
VIN: 016957856131/4T1BF1FK5EU [REDACTED]

REPAIR FACILITY

BODY SHOP NORTH PARK
NAME: LINCOLN
ADDRESS: 9207 SAN PEDRO
AVE
SAN ANTONIO
TX
PHONE: 2103418841
RENTER VEH: 2014 Lincoln MKT

RENTAL 09/25/2015
START:
RENTAL 10/07/2015
RETURN:
BILL START: 09/25/2015 12:00
PM
BILL END: 10/07/2015 01:30
PM

Charges	Company	Driver	Combined
RATE CHARGE	\$25.99 for 13 day(s)	\$337.87	\$25.99 for 13 day(s) \$337.87
SUBTOTAL		\$337.87	\$337.87
SALES TAX		\$54.29	\$54.29
VLCR		\$24.05	\$24.05
TOTAL CHARGES		\$416.21	\$416.21

AMOUNT DUE \$416.21

****PAYMENT IS DUE UPON RECEIPT****

FOR PROPER CREDIT PLEASE REFERENCE THE INVOICE NUMBER ON YOUR REMITTANCE

TAX ID # [REDACTED]

REMIT TO

Hertz Local Edition
HLE Insurance Dept. 1139
P.O. Box 121139
Dallas TX 75312-1139

INVOICE DATE

10/7/2015 2:40:03 PM

INVOICE NUMBER

[REDACTED]

AMOUNT DUE

\$416.21

**THANK YOU FOR CHOOSING
HERTZ LOCAL EDITION**

EA14-002.1 000339 LC

From: noreply@cccis.com
Sent: Tuesday, October 13, 2015 7:49 AM
To: Harrison, Lynn
Subject: Claim data attached for [REDACTED] from STATE AUTO INSURANCE COMPANIES.
Attachments: Claim Summary Report.pdf; Supplement 03.pdf; Final invoice for sublet glass.pdf

Sender: SWIFT, JIMMY

Message: The claim data you requested is attached, for claim number: [REDACTED] from STATE AUTO INSURANCE COMPANIES.

NOT AN AUTHORIZATION TO PROCEED WITH REPAIR. AUTHORIZATION AND PAYMENT IS PROVIDED BY THE CLAIM ADJUSTER.

VEHICLE: 2014 Lincoln MKT 4X4

NOTE SUMMARY: Reviewed the estimate supplement request supported by invoices. Additional parts and prices changed from quote. The damages are consistent with the facts of loss.

ESTIMATE AMOUNT: Supplement amount \$364.00 / Job total \$4580.41 Less deductible if applies

PCD: 5.6 hrs - 2 day repair plus 1 day sublet 3 total days repair/rental days

SAR: N/A

STORAGE/TOW: No

TOTAL LOSS: No

Contact reviewer for any supplement or repair questions, always take photos, copy invoices for any and all supplement.

Claim Reference ID: [REDACTED] Contact List Recipients: HARRISON, LYNN

Priority: urgent

Claim Summary

Owner: [REDACTED]

Vehicle Year: 2014 Make: LINC Model: MKT 4X4 Engine: 6-3.5L-T Body Style: 4D UTV

Insurance Information

Adjuster: LYNN HARRISON

Appraiser:

SWIFT, JIMMY

Adjuster License #:

Policy #:

Vehicle Owner

Insured:

Loss Type:

Collision

Owner:

Cellular:

Floresville, TX 78114

Vehicle Information

Year:	2014	Color:	Black Int:	License:	Production Date:
Make:	LINC	Body Style:	4D UTV	State:	Odometer:
Model:	MKT 4X4	Engine:	6-3.5L-T	VIN:	2LMHJ5AT6EB [REDACTED]
Primary Impact Point:	Undercarriage			Condition:	2018
Secondary Impact Point:				Drivable:	Yes

Inspection Information

Place of Inspection:

Address: North Park Lincoln Mercury
9207 San Pedro Ave
San Antonio, TX 78216

Claim Summary

Owner:

Vehicle Year: 2014 Make: LINC Model: MKT 4X4 Engine: 6-3.5L-T Body Style: 4D UTV

Estimate to Repair

Estimate	\$ 4,580.41
Taxable Subtotal	\$ 4,580.41
Tax	0.00
Non-Taxable Subtotal	\$ 4,580.41
Betterment	0.00
Deductible	500.00
Appearance Allowance	0.00
0% Negligence	0.00
Calculated Net Loss	\$ 4,080.41

LKQ Parts Not Included
A/M Parts Not Included
Opt OEM Parts Not Included
Recond Parts Not Included

Total Loss Valuation

Vehicle Valuation	\$ 0.00
Supp. Taxable Adjustments	0.00
Taxable Subtotal	\$ 0.00
Tax	0.00
Supp. Non-Taxable Adjustments	0.00
Non-Taxable Subtotal	\$ 0.00
Owner Retained Salvage	0.00
Deductible	500.00
0% Negligence	0.00
Calculated Net Loss	\$ -500.00

Vehicle Valuation Request#

Settlement Information

Settlement Type: Repairable
Negotiated Settlement: \$ 4,080.41
Settlement Outstanding: \$ 4,080.41

Comments

APD- Review Notes/2014 Lincoln MKT 4X4

NOT AN AUTHORIZATION TO PROCEED WITH REPAIR. AUTHORIZATION AND PAYMENT IS PROVIDED BY THE CLAIM ADJUSTER.

VEHICLE: 2014 Lincoln MKT 4X4

NOTE SUMMARY: Reviewed the estimate supplement request supported by invoices. Additional parts and prices changed from quote. The damages are consistent with the facts of loss.

ESTIMATE AMOUNT: Supplement amount \$364.00 / Job total \$4580.41 Less deductible if applies

PCD: 5.6 hrs - 2 day repair plus 1 day sublet 3 total days repair/rental days

SAR: N/A

STORAGE/TOW: No

TOTAL LOSS: No

Contact reviewer for any supplement or repair questions, always take photos, copy invoices for any and all supplement.

Events

9/13/2015		Loss occurred
9/17/2015		Date assigned.
9/18/2015	1:33 PM	Assignment Retrieved.
9/18/2015	1:34 PM	Workfile Created.
		Comments: Workfile was created.

Claim Summary

Owner: Teresa Hinojosa

Vehicle Year: 2014 Make: LINC Model: MKT 4X4 Engine: 6-3.5L-T Body Style: 4D UTV

9/18/2015	1:35 PM	First preliminary estimate line written.
9/18/2015	1:43 PM	On Demand request of Recycled Part data sent
9/18/2015	1:43 PM	Recycled Parts added.
		Comments: Recycled Part data files added to the workfile.
9/18/2015	1:43 PM	Advisor report on estimate requested
9/18/2015	1:43 PM	Advisor report on estimate received
9/18/2015	1:43 PM	Claim Summary file created.
9/18/2015	1:43 PM	Workfile state changed from Assigned to Inspected.
9/18/2015	1:43 PM	Workfile was placed in the Out Box.
9/18/2015	1:43 PM	Estimate of Record created.
9/18/2015	1:43 PM	Estimate report file created.
9/18/2015	3:56 PM	Preliminary Supplement 1 Created.
9/18/2015	4:01 PM	Advisor report on estimate requested
9/18/2015	4:01 PM	Advisor report on estimate received
9/18/2015	4:01 PM	Supplement of Record 1 created.
9/18/2015	4:01 PM	Claim Summary file created.
9/18/2015	4:01 PM	Estimate report file created.
9/18/2015	4:01 PM	Workfile was placed in the Out Box.
9/18/2015	4:01 PM	Workfile state changed from Assigned to Inspected.
9/29/2015	12:12 PM	Preliminary Supplement 2 Created.
9/29/2015	12:18 PM	Advisor report on estimate received
9/29/2015	12:18 PM	Advisor report on estimate requested
9/29/2015	12:18 PM	Workfile state changed from Assigned to Inspected.
9/29/2015	12:18 PM	Claim Summary file created.
9/29/2015	12:18 PM	Workfile was placed in the Out Box.
9/29/2015	12:18 PM	Supplement of Record 2 created.
9/29/2015	12:18 PM	Estimate report file created.
10/13/2015	7:40 AM	Preliminary Supplement 3 Created.
10/13/2015	7:48 AM	Advisor report on estimate requested
10/13/2015	7:48 AM	Advisor report on estimate received
10/13/2015	7:48 AM	Supplement of Record 3 created.

STATE AUTO INSURANCE COMPANIES

NRO

100 State Auto Blvd
Goodlettsville, TN 37072
Phone: (800) 234-1554

Claim #:
Workfile ID:

Supplement of Record 3 Summary

Written By: JIMMY SWIFT, 10/13/2015 7:48:19 AM
Adjuster: HARRISON, LYNN, (614) 917-5384 Business

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 09/13/2015 12:00 AM Days to Repair: 0
Point of Impact: 21 Undercarriage Deductible: 500.00

Owner (Insured): [REDACTED]
Floresville, TX 7 [REDACTED]
([REDACTED] Cellular

Inspection Location:
North Park Lincoln Mercury
9207 San Pedro Ave
San Antonio, TX 78216
Repair Facility
(210) 341-8841 Day

Appraiser Information:
jimmy.swift@stateauto.com
(731) 431-3386

Repair Facility:
SUBMIT TO SHOP OF CHOICE

VEHICLE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EB [REDACTED] Condition:

TRANSMISSION

Automatic Transmission
4 Wheel Drive

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors
Heated Mirrors
Power Driver Seat
Power Passenger Seat
Memory Package
Power Adjustable Pedals

DECOR

Dual Mirrors
Privacy Glass
Console/Storage
Overhead Console

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Alarm
Message Center
Steering Wheel Touch Controls
Rear Window Wiper
Telescopic Wheel
Climate Control
Dual Air Condition
Backup Camera w/Parking Sensors
Remote Starter

RADIO

AM Radio
FM Radio
Stereo

Search/Seek
CD Player
Auxiliary Audio Connection
Satellite Radio
Equalizer

SAFETY

Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Traction Control
Stability Control
Front Side Impact Air Bags
Head/Curtain Air Bags
Hands Free Device
Xenon Headlamps

ROOF

Skyview Roof

SEATS

Bucket Seats

Reclining/Lounge Seats
Leather Seats
Heated Seats
Rear Heated Seats
Ventilated Seats
3rd Row Seat
Retractable Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

OTHER

Fog Lamps
Rear Spoiler
Signal Integrated Mirrors

TRUCK

Power Trunk/Gate Release

Supplement of Record 3 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Line		Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	S02	Subl	Replace sunroof/w/s, rear glass, sunroof visor	1	4,216.41 X		
				NOTE: ALL OPERATIONS NECESSARY TO INSTALL SUNROOF GLASS. INCLUDES SUBLET				
2	#	S03	Subl	Price increase on sublet glass	1	364.00 X		
SUBTOTALS						4,580.41	0.0	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			0.00
Miscellaneous			4,580.41
Subtotal			4,580.41
Total Cost of Repairs			4,580.41
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			4,080.41

Supplement of Record 3 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Added Items							
2	#	S03 Subl Price increase on sublet glass		1	364.00 X		
SUBTOTALS					364.00	0.0	0.0

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			0.00
Miscellaneous			364.00
Subtotal			364.00
Total Supplement Amount			364.00
NET COST OF SUPPLEMENT			364.00

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	3,073.58	MITCHELL CHAPMAN
Supplement S01	608.15	MITCHELL CHAPMAN
Supplement S02	534.68	MITCHELL CHAPMAN
Supplement S03	364.00	JIMMY SWIFT
Workfile Total:	\$ 4,580.41	
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Claim #:

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Please contact Jimmy Swift for supplement approval.

Phone: (731) 431-3386/Fax:(614) 827-2014

Email: jimmy.swift@stateauto.com@stateauto.com

This estimate must be presented to the repair shop of your choice.

Appraiser Name: State License Number:

This serves as my electronic signature.

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HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

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Claim #:
Workfile ID:



Supplement of Record 3 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

ALTERNATE PARTS USAGE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: ZLMHJ5AT6EB Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recycled	0	0

ESTRADA'S CARGLASS
122 W. RHAPSODY
SAN ANTONIO, TX 78216

PH:210-341-4516 FAX:210-622-0490

Page 1 of 2

Workorder

W106513

ACCOUNT NO.: NORTH AGENT NO.: PURCHASE ORDER NO.: DATE 10/8/2015

CUSTOMER STATE TAX OR EXEMPT NO. CUSTOMER FEDERAL TAX I.D. NO. ADV. CODE SALESMAN I.D. ORDER TAKEN BY MDG INSTALLED BY FEDERAL TAX I.D. NO.

BILL TO: NORTH PARK LINCOLN
9628 SAN PEDRO
SAN ANTONIO, TX 78216

SOLD TO: NORTH PARK LINCOLN
TX 78216

210-368-8444 FAX: 210-341-8140 MAIN: (210)

Fax # 614-827-2024

INSURANCE PROOF OF LOSS

INSURANCE CO. _____ POLICY NO. _____
INSURANCE CO. PHONE NO. _____ CLAIM NO. _____
POLICY NAME _____ CAUSE & LOSS LOCATION _____
AGENT NAME _____ VERIFIED BY _____
AGENT PHONE _____ DATE OF LOSS _____ DEDUCTIBLE _____

VEHICLE INFORMATION

MAKE	Lincoln	MODEL	MKT	YEAR	2014	DOORS	4
ODOMETER		LICENSE		VEHICLE I.D. NO.	2LMBJ5AT6E8		

Qty	Part Number	Description	List	Disc%	Sell	Total
1	DEBZ 7403100 B	Windshield-(Rain Sensor,W/Third Visor Frit,Acoustic Interlayer,High Beam Sensor,Solar)	\$559.98	25	\$269.99	\$269.99
1	DW019283BYNCOM	Windshield-(Rain Sensor,W/Third Visor Frit,Acoustic Interlayer,High Beam Sensor,Solar)	\$756.76	100	\$0.00	\$0.00
Blk C2						
1	G-LABOR	LABOR	\$145.00	22	\$145.00	\$145.00
2	HAH000004	Adhesive-(2.0,Urethane,Dam,Primer)	\$50.00	50	\$25.00	\$50.00
1	G-LABOR	LABOR ROOF GLASS	\$450.00	25	\$450.00	\$450.00
2	HAH000004	Adhesive-(1.5,Urethane,Dam,Primer)	\$40.00	38	\$25.00	\$50.00
1	G-LABOR	FRONT ROOF GLASS	\$450.00	33	\$300.00	\$300.00
2	HAH000004	Adhesive-(1.5,Urethane,Dam,Primer)	\$33.00	24	\$25.00	\$50.00

RECEIVED BY

I hereby authorize and empower the above-named insurance company to pay this invoice in full settlement, satisfaction and discharge of all loss under the above policy, and demand for loss and damage described above against the above named insurance company shall be thereby forever discharged. In the event that the above named insurance company does not make timely and/or full payment of this invoice according to its terms, I hereby agree to pay all charges reflected on this invoice to the above named company subject to and according to all terms and conditions on this invoice.

I hereby authorize and empower the above-named insurance company to pay this invoice in full settlement, satisfaction and discharge of all loss under the above policy, and demand for loss and damage described above against the above named insurance company shall be thereby forever discharged. In the event that the above named insurance company does not make timely and/or full payment of this invoice according to its terms, I hereby agree to pay all charges reflected on this invoice to the above named company subject to and according to all terms and conditions on this invoice.

Sub Total: \$1,314.99

Tax: \$0.00

CUSTOMER'S SIGNATURE

TOTAL SALE

TERMS Total: \$1,314.99

10/07/2015

FAX NO.

Kahlig Interprises

10/11/2015 11:11 AM

EA14-002.1 000350 LC

ESTRADA'S CARGLASS
122 W. RHAPSODY
SAN ANTONIO, TX 78218

Page 2 of 2

PH: 210-641-5815 FAX: 210-682-0480

Workorder

ACCOUNT NO.: NORTH AGENT NO.: PURCHASE ORDER NO.: DATE: 10/6/2015

CUSTOMER STATE TAX OR EXEMPT NO. CUSTOMER FEDERAL TAX I.D. NO. ADV. CODE SALESMAN I.D. ORDER TAKEN BY: MDC INSTALLED BY: FEDERAL TAX I.D. NO.

BILL TO: NORTH PARK LINCOLN
8626 SAN PEDRO
SAN ANTONIO, TX 78218

SOLD TO: NORTH PARK LINCOLN
TX 78218

210-308-5444 FAX: 210-341-8148 MAIN: (210)

INSURANCE PROOF OF LOSS

INSURANCE CO. POLICY NO.
INSURANCE CO. PHONE NO. CLAIM NO.
POLICY NAME CAUSE & LOSS LOCATION
AGENT NAME VERIFIED BY
AGENT PHONE DATE OF LOSS DEDUCTIBLE

VEHICLE INFORMATION

MAKE	MODEL	YEAR	DOORS			
Lincoln	MARK	2014	4			
ODOMETER	LICENSE	VEHICLE I.D. NO.	CLERK SIGNATURE			
Qty	Part Number	Description	List	Disc%	Sell	Total

TAG# 3846
COLOR: BLACK
CONTACT: RIO

Instructions:

RECEIVED BY

I hereby authorize and empower the undersigned to pay this invoice in full settlement, satisfaction and discharge of all loss and demand for loss and damage thereby forever discharged. In the full payment of this invoice according to pay all charges reflected on this invoice and conditions on this invoice.

to pay this invoice in full settlement, satisfaction and discharge of all loss and demand for loss and damage thereby forever discharged. In the full payment of this invoice according to pay all charges reflected on this invoice and conditions on this invoice.

Sub Total: \$1,314.99

Tax: \$0.00

TERMS: Total: \$1,314.99

TOTAL SALE

CUSTOMER'S SIGNATURE

P. 003/003

FAX NO.

Kahlig Interprises 11:17 AM 10/09/2014

EA14-002.1 000351 LC

Ford Motor Company
Attn: Lincoln Division/Claims and Legal
PO Box 6248
Dearborn, MI 48126

OGC Lit
Product Claims

SEP 29 2015

September 22, 2015

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

SEP 29 2015

OFFICE OF THE
GENERAL COUNSEL

Your File: ****FIRST NOTICE OF LOSS****
Our Insured: [REDACTED]
Our Claim Number: [REDACTED]
Date of Loss: 09/13/15
Loss location: US HWY 281 N, San Antonio, TX 78259
Total Amount Due: **\$3,681.73** (inclusive of \$500.00 deductible)

We have investigated the above captioned loss. It was determined the sunroof in our insured's vehicle shattered. Online resources show that this particular sunroof has been known to shatter for no apparent reason. Please see the enclosed documentation discussing these sunroofs and the issues in regards to them.

State Auto Insurance made claim payments to our insured for damages incurred in this loss. Enclosed is our supporting documentation. Please send payment for the total amount due to the address below.

State Auto Insurance Companies
Attn: Claim # [REDACTED]
PO Box 182617
Columbus, OH 43218-2617

Regards,

Nikia Gillispie
State Auto Insurance Companies
1300 Woodland Ave
West Des Moines, IA 50265-2306
Phone: 515-267-7537
nikia.gillispie@stateauto.com

Claim: [REDACTED]

| | Pol: [REDACTED]

DoL: 09/13/2015 | St: Open | Adj: NIKIA GILLISPIE (Subro 2)

Payment Details

Details

Exposure (1) 1st Party Vehicle Damage - 2. Comprehensive - [REDACTED]
Coverage Comprehensive
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Supplement
Eroding? No
Comments
Open Reserves -
Amount \$608.15
Line Items

Category	Comments	Amount
Indemnity		\$608.15

Check Details

Status Issued
Pay To
Net Amount \$608.15
Scheduled Send Date 09/21/2015
Issue Date 09/21/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

Claim: [REDACTED]

| | Pol: [REDACTED]

DoL: 09/13/2015 | St: Open | Adj: NIKIA GILLISPIE (Subro 2)

Payment Details

Details

Exposure (1) 1st Party Vehicle Damage - 2. Comprehensive - [REDACTED]
Coverage Comprehensive
Financial Type Indemnity
Transaction Category Indemnity
Transaction Type Final
Eroding? Yes
Comments
Open Reserves -
Amount \$2,573.58
Line Items

Category	Comments	Amount
Indemnity		\$2,573.58

Check Details

Status Issued
Pay To
Net Amount \$2,573.58
Scheduled Send Date 09/18/2015
Issue Date 09/18/2015
Check Number [REDACTED]
Bank Account
Date of Service
Payment Method Check
Invoice Number

Tracking

Status Submitted

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QUOTE

Sunroof glass breaking



Asked by [redacted] May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

Our sunroof exploded while driving on a divided highway with no one in sight in front of us. Ford says it doesn't warranty glass breakage. Ford says the edge of glass must have chipped at some time and shattered when the vehicle flexed while driving on the highway. The chance of chipping the edge without shattering the whole glass at the same time seems remote to me.

29 Answers



aztec626bf answered 3 years ago

It is possible, but there is no way to ever know now

[Mark helpful](#)

DigMets answered 3 years ago

Same thing happened to us last week. Ford Canada won't stand behind their product. We can't prove there was an issue with the rear sealed Vista panoramic roof. They can't prove there wasn't any issue and it was our fault. That means at this point that we are out \$1300 for the replacement glass. Thanks Ford and Koch Ford in Edmonton for doing absolutely nothing about it. Last Ford product we will ever buy

5 out of 5 people think this is helpful

[Mark helpful](#)

ptm answered 3 years ago

The front one is about \$2250 installed. We had to use our insurance for something that I have no doubt should be warranty.

1 out of 1 people think this is helpful

[Mark helpful](#)

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Lincoln MKX Experts

#1	Tom Demyan	Reputation 290
#2	mkkawd	Reputation 270
#3	hgarvin	Reputation 100

[View All](#)

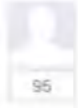


answered 2 years ago

Ours broke in the highway just yesterday. How did your repairs go? Were they able to install the new one ok? Our shade appears damaged as well due to falling glass.

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

We ended up fighting with Ford Canada and getting nowhere. That is, until I sent out a couple of tweets on Twitter, referencing the dealership's twitter account and Ford Canada's twitter account. I got contacted by Ford Canada that day or the next day, went through all of the details again with them, and they ended up settling with us to split the cost 50/50. Had a cheque in hand mere days after the twitter posts. They apologized that the situation wasn't handled well from the start. The people who we talked to at Ford Canada after the post were much more helpful than those we talked to before the post. Big demonstration of the power of social media today! Not sure if this would apply carte blanche to anyone who have had a similar problem, as our MKX was pretty much exactly one year old with relatively low miles and maintained meticulously. If you want to check out my old posts on twitter, give me a follow @ [redacted] my opinion every case needs to be handled differently because tempered glass has properties that can have it explode months or even years after it was manufactured. (If it was made with an undetected defect, if it was chipped by an external source or upon install, etc.). In most cases, it will be just fine for a lifetime. Good luck. Hope they can step up to the plate for you.

2 out of 2 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

Mine broke too! Just noticed it today. Mine was also the rear vista glass. I had no idea it was cracked or that anything was wrong. Luckily or shade was closed so the glass wasn't falling on the kids. It seems that if there are this many people with broken glass that it is not from the road.

3 out of 3 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

Whatever happened to Ford's slogan: "Quality is Job#1" ...oh well, guess that's why we don't see THOSE TV ads anymore.

[Mark helpful](#)



answered 2 years ago

We bought 2 MKT's a week and a half ago for the limousine business. This morning, while going through the car wash, the roof exploded just as the soap covered the car and fractured into a million pieces. We thought it was a chemical reaction to the soap. After seeing this, we are thinking maybe not. Still waiting to see what Ford, MA, USA is going to do about the issue. Car currently has 2,000 miles on it.

3 out of 3 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

The dealer will likely do nothing unless you fight for it. Like I said before,

Related Models For Sale

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193 Great Deals out of 11,314 listings starting at \$4,500

[Used Ford Edge](#)

758 Great Deals out of 28,886 listings starting at \$2,900

[Used Cadillac SRX](#)

289 Great Deals out of 17,012 listings starting at \$2,995

[Used Lincoln MKT](#)

16 Great Deals out of 989 listings starting at \$9,995

[Used Lincoln MKS](#)

106 Great Deals out of 3,520 listings starting at \$7,680

[Used Jeep Grand Cherokee](#)

872 Great Deals out of 61,326 listings starting at \$1,000

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97 Great Deals out of 4,683 listings starting at \$1,297

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[Used GMC Acadia](#)

421 Great Deals out of 25,770 listings starting at \$3,999

[Used Toyota Highlander](#)

467 Great Deals out of 15,847 listings starting at \$3,599

[Used BMW X5](#)

300 Great Deals out of 10,681 listings starting at \$2,595

Used Cars For Sale

[2015 Lincoln MKX AWD For Sale](#)

3 Great Deals out of 280 listings starting at \$32,999

[2014 Lincoln MKX AWD For Sale](#)

12 Great Deals out of 256 listings starting at \$26,999

[2013 Lincoln MKX AWD For Sale](#)

43 Great Deals out of 850 listings starting at \$19,990

[2012 Lincoln MKX AWD For Sale](#)

5 Great Deals out of 263 listings starting at \$19,880

95

the only way I got any action was once I went on Twitter and was contacted by Ford Canada there. Craig Silva with Ford Canada was the guy who was instrumental in us getting 50% of the bill back. The dealership and Ford Canada did nothing upon numerous phone calls and in person visits, and said that we probably damaged it or hit something that caused it to break. I still believe there is some issue with these sunroofs, with as many as I have heard have problems, but until they ask for a recall, I will have to settle for my 50% back and pray it doesn't happen again.

Mark helpful

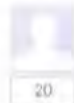


9

answered about a year ago

Last week while driving down the road, my moon roof exploded. My grandson was in the car with me. I had never heard of such a thing. I took my truck to the dealer who said they had never heard of such a thing and would put the glass on digital imaging. I filed a complaint with Ford customer care since my new truck is under warranty and then proceeded to file a complaint with NHTSA as well. On the NHTSA site, there are several complaints of the same experience I had. Ford finally has agreed to pay 1/2 of the cost of the roof, but no thank you. I am working to get a recall. I have also contacted Carlite Glass who is the manufacturer of all the glass for Ford. They of course told me they have not received any complaints or ever heard of an issue with exploding moon roofs. I let them know, they have just been made aware of the issue. I offered to send the links or forums that I had Googled with all the complaints, the contact person declined my offer. My service advisor at Ford acknowledged there was no evidence of an impact, which I had already told them and yet they want the customer to file an insurance claim. I explained to them, that is considered FRAUD since there was no impact! Please if you have had an issue, call and complain to the NHTSA and get the investigation going. I have already contacted my local news station as well. It is a safety issue not a monetary issue!!!

Mark helpful



20

answered about a year ago

Tuesday April 8th, without reason or warning, my glass panoramic roof in my 2010 Lincoln MKT exploded up and out while I was driving. Ford dealer sent pictures to Ford as my car is still under warranty. Ford replied with "contact your insurance company". The "hole blew out inches to the right of where my face would have been, lucky for me it was not directly above my head or I could have had glass in my eyes and a much more dramatic outcome to my story. I see from searching this on the internet that I mine is definitely not an isolated incident. The glass issues that have been commented on are few and far between considering the millions of vehicles on the road but definitely common enough to find many posts and reports on the same problem. If the manufacturers are going to continue putting glass roofs in cars/suv's, they need to increase their safety (eg: use laminated glass) or at least warn potential buyers that this could happen to them and it **WILL NOT BE COVERED BY WARRANTY**. This is not uncommon in vehicles and not restricted to Ford /Lincoln. Hyundai and Kia have had customers report the same "blow out" the difference is...Hyundai and KIA seem to come through for their customers and replace/repair the glass under warranty. Ford seems to pick and choose who they might offer a settlement of half. I'm furious that I am having to make a claim on my insurance for something that was beyond my control and in my opinion should be covered under my warranty. We have 5 children and carefully chose this expensive luxury vehicle as we wanted a safe and reliable vehicle. We currently own 6 Ford and Lincoln products and have supported our local dealer with dozens of purchases over the years. We feel we are ever so slightly larger than just one grain of sand on

the beach...but I suppose we are still only 7 grains and very insignificant.



2 out of 2 people think this is helpful.

[Mark helpful](#)



answered about a year ago

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fit, needless to say with all the storms it did not hold. They seemed surprised also. I call my Insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother !!!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serous problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered about a year ago

Hi there Juju7385, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadiy, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards [REDACTED]

[Mark helpful](#)



answered about a year ago

The back half of my Vista roof blew out in all four corners on 7/25/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful.

[Mark helpful](#)



answered about a year ago

0

To all why get class action against for ,it is a big issue.

[Mark helpful](#)



answered about a year ago

20

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim....it's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)



answered about a year ago

95

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there. @ [redacted]

[Mark helpful](#)



answered about a year ago

0

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 89 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted [redacted]

[Mark helpful](#)



20

answered about a year ago

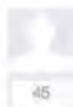
Hi [redacted] glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 50,000 km but was more than 3 years old...your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)

0

answered about a year ago

Wow!!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)

45

answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful

[Mark helpful](#)

10

answered 5 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting Merin Motors today. My vehicle has less than 50,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!

1 out of 1 people think this is helpful

[Mark helpful](#)

0

answered 9 months ago

I have a 2012 Honda Civic SI and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass????

[Mark helpful](#)

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327-4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered 4 months ago

file complaints with <https://www-odi.nhtsa.dot.gov/ivoq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain flailing outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



[Mark helpful](#)

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles, ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips.. glass will break. when it has been compromised. this is a joke.. "no one was on the road with us".. no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

[Mark helpful](#)

answered about a month ago

We have a 2015 Edge Sport that has 4670 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)



answered about a month ago

I assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

1 out of 1 people think this is helpful.

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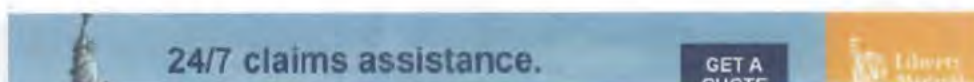
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Sunroof glass breaking



Asked by [redacted] May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

Our sunroof exploded while driving on a divided highway with no one in sight in front of us. Ford says it doesn't warranty glass breakage. Ford says the edge of glass must have chipped at some time and shattered when the vehicle flexed while driving on the highway. The chance of chipping the edge without shattering the whole glass at the same time seems remote to me.

29 Answers



9,775

[redacted] answered 3 years ago

It is possible, but there is no way to ever know now.

[Mark helpful](#)

95

[redacted] answered 3 years ago

Same thing happened to us last week. Ford Canada won't stand behind their product. We can't prove there was an issue with the rear sealed Vista panoramic roof. They can't prove there wasn't any issue and it was our fault. That means at this point that we are out \$1300 for the replacement glass. Thanks Ford and Koch Ford in Edmonton for doing absolutely nothing about it. Last Ford product we will ever buy.

5 out of 5 people think this is helpful.

[Mark helpful](#)

10

[redacted] answered 3 years ago

The front one is about \$2250 installed. We had to use our insurance for something that I have no doubt should be warranty.

1 out of 1 people think this is helpful.

[Mark helpful](#)

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answered 2 years ago

Ours broke in the highway just yesterday. How did your repairs go? Were they able to install the new one ok? Our shade appears damaged as well due to falling glass.

1 out of 1 people think this is helpful.

[Mark helpful](#)

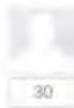


answered 2 years ago

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2 out of 2 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

Mine broke too! Just noticed it today. Mine was also the rear vista glass. I had no idea it was cracked or that anything was wrong. Luckily or shade was closed so the glass wasn't falling on the kids. It seems that if there are this many people with broken glass that it is not from the road.

3 out of 3 people think this is helpful.

[Mark helpful](#)



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3 out of 3 people think this is helpful.

[Mark helpful](#)



answered 2 years ago

The dealer will likely do nothing unless you fight for it. Like I said before,

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85

the only way I got any action was once I went on Twitter and was contacted by Ford Canada there. Craig Silva with Ford Canada was the guy who was instrumental in us getting 50% of the bill back. The dealership and Ford Canada did nothing upon numerous phone calls and in person visits, and said that we probably damaged it or hit something that caused it to break. I still believe there is some issue with these sunroofs, with as many as I have heard have problems, but until they ask for a recall, I will have to settle for my 50% back and pray it doesn't happen again.

[Mark helpful](#)

05

answered about a year ago

Last week while driving down the road, my moon roof exploded. My grandson was in the car with me. I had never heard of such a thing. I took my truck to the dealer who said they had never heard of such a thing and would put the glass on digital imaging. I filed a complaint with Ford customer care since my new truck is under warranty and then proceeded to file a complaint with NHTSA as well. On the NHTSA site, there are several complaints of the same experience I had. Ford finally has agreed to pay 1/2 of the cost of the roof, but no thank you. I am working to get a recall. I have also contacted Carlite Glass who is the manufacturer of all the glass for Ford. They of course told me they have not received any complaints or ever heard of an issue with exploding moon roofs. I let them know, they have just been made aware of the issue. I offered to send the links or forums that I had Googled with all the complaints, the contact person declined my offer. My service advisor at Ford acknowledged there was no evidence of an impact, which I had already told them and yet they want the customer to file an insurance claim. I explained to them, that is considered FRAUD since there was no impact! Please if you have had an issue, call and complain to the NHTSA and get the investigation going. I have already contacted my local news station as well. It is a safety issue not a monetary issue!!!

[Mark helpful](#)

20

answered about a year ago

Tuesday April 8th, without reason or warning, my glass panoramic roof in my 2010 Lincoln MKT exploded up and out while I was driving. Ford dealer sent pictures to Ford as my car is still under warranty. Ford replied with "contact your insurance company" The "hole blew out inches to the right of where my face would have been. lucky for me it was not directly above my head or I could have had glass in my eyes and a much more dramatic outcome to my story. I see from searching this on the internet that I mine is definitely not an isolated incident. The glass issues that have been commented on are few and far between considering the millions of vehicles on the road but definitely common enough to find many posts and reports on the same problem. If the manufacturers are going to continue putting glass roofs in cars/suv's, they need to increase their safety (eg: use laminated glass) or at least warn potential buyers that this could happen to them and it WILL NOT BE COVERED BY WARRANTY. This is not uncommon in vehicles and not restricted to Ford/Lincoln. Hyundai and Kia have had customers report the same "blow out" the difference is...Hyundai and KIA seem to come through for their customers and replace/repair the glass under warranty. Ford seems to pick and choose who they might offer a settlement of half. I'm furious that I am having to make a claim on my insurance for something that was beyond my control and in my opinion should be covered under my warranty. We have 5 children and carefully chose this expensive luxury vehicle as we wanted a safe and reliable vehicle. We currently own 6 Ford and Lincoln products and have supported our local dealer with dozens of purchases over the years. We feel we are ever so slightly larger than just one grain of sand on

the beach...but I suppose we are still only 7 grains and very insignificant.



2 out of 2 people think this is helpful.

[Mark helpful](#)



answered about a year ago

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fit, needless to say with all the storms it did not hold. They seemed surprised also. I call my Insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother !!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serous problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered about a year ago

Hi there Juju7385, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadly, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards [REDACTED]

[Mark helpful](#)



answered about a year ago

The back half of my Vista roof blew out in all four corners on 7/25/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful.

[Mark helpful](#)



0

answered about a year ago

To all why get class action against for ,it is a big issue.

[Mark helpful](#)



20

answered about a year ago

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim...it's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)



95

answered about a year ago

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there. @kevinbalicki

[Mark helpful](#)



0

answered about a year ago

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 80 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted

[Mark helpful](#)



answered about a year ago

Hi [redacted] I'm glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 50,000 km but was more than 3 years old, your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)



answered about a year ago

Wow!!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)



answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered 5 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting Merlin Motors today. My vehicle has less than 50,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!!

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered 9 months ago

I have a 2012 Honda Civic Si and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass????

[Mark helpful](#)



25

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327-4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

[Mark helpful](#)



25

answered 4 months ago

file complaints with <https://www-odl.nhtsa.dot.gov/ivoq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

[Mark helpful](#)



10

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain flailing outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



[Mark helpful](#)



10

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles. ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips.. glass will break. when it has been compromised. this is a joke.. "no one was on the road with us".. no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

[Mark helpful](#)



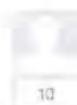
10

answered about a month ago

We have a 2015 Edge Sport that has 4670 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)



answered about a month ago

assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

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Sunroof glass breaking



Asked by pblm May 16, 2012 at 12:35 AM about the 2011 Lincoln MKX AWD

Question type: Maintenance & Repair

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2 out of 2 people think this is helpful.

[Mark helpful](#)



30

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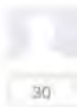


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278 Great Deals out of 18,083 listings starting at \$8,991

[Used Buick Enclave](#)

308 Great Deals out of 18,173 listings starting at \$6,681

[Used Lincoln Navigator](#)

97 Great Deals out of 4,683 listings starting at \$1,297

[Used Acura MDX](#)

244 Great Deals out of 13,918 listings starting at \$2,500

[Used GMC Acadia](#)

421 Great Deals out of 26,770 listings starting at \$3,999

[Used Toyota Highlander](#)

467 Great Deals out of 15,647 listings starting at \$3,599

[Used BMW X5](#)

309 Great Deals out of 10,691 listings starting at \$2,995

Used Cars For Sale

[2015 Lincoln MKX AWD For Sale](#)

3 Great Deals out of 280 listings starting at \$32,999

[2014 Lincoln MKX AWD For Sale](#)

12 Great Deals out of 256 listings starting at \$26,999

[2013 Lincoln MKX AWD For Sale](#)

43 Great Deals out of 850 listings starting at \$19,990

[2012 Lincoln MKX AWD For Sale](#)

5 Great Deals out of 263 listings starting at \$19,880

95

the only way I got any action was once I went on Twitter and was contacted by Ford Canada there. Craig Silva with Ford Canada was the guy who was instrumental in us getting 50% of the bill back. The dealership and Ford Canada did nothing upon numerous phone calls and in person visits, and said that we probably damaged it or hit something that caused it to break. I still believe there is some issue with these sunroofs, with as many as I have heard have problems, but until they ask for a recall, I will have to settle for my 50% back and pray it doesn't happen again.

[Mark helpful](#)

0

 answered about a year ago

Last week while driving down the road, my moon roof exploded. My grandson was in the car with me. I had never heard of such a thing. I took my truck to the dealer who said they had never heard of such a thing and would put the glass on digital imaging. I filed a complaint with Ford customer care since my new truck is under warranty and then proceeded to file a complaint with NHTSA as well. On the NHTSA site, there are several complaints of the same experience I had. Ford finally has agreed to pay 1/2 of the cost of the roof, but no thank you. I am working to get a recall. I have also contacted Carlite Glass who is the manufacturer of all the glass for Ford. They of course told me they have not received any complaints or ever heard of an issue with exploding moon roofs. I let them know, they have just been made aware of the issue. I offered to send the links or forums that I had Googled with all the complaints, the contact person declined my offer. My service advisor at Ford acknowledged there was no evidence of an impact, which I had already told them and yet they want the customer to file an insurance claim. I explained to them, that is considered FRAUD since there was no impact! Please if you have had an issue, call and complain to the NHTSA and get the investigation going. I have already contacted my local news station as well. It is a safety issue not a monetary issue!!

[Mark helpful](#)

20

 answered about a year ago

Tuesday April 8th, without reason or warning, my glass panoramic roof in my 2010 Lincoln MKT exploded up and out while I was driving. Ford dealer sent pictures to Ford as my car is still under warranty, Ford replied with "contact your insurance company". The "hole blew out inches to the right of where my face would have been. lucky for me it was not directly above my head or I could have had glass in my eyes and a much more dramatic outcome to my story. I see from searching this on the internet that I mine is definitely not an isolated incident. The glass issues that have been commented on are few and far between considering the millions of vehicles on the road but definitely common enough to find many posts and reports on the same problem. If the manufacturers are going to continue putting glass roofs in cars/suv's, they need to increase their safety (eg: use laminated glass) or at least warn potential buyers that this could happen to them and it WILL NOT BE COVERED BY WARRANTY. This is not uncommon in vehicles and not restricted to Ford /Lincoln. Hyundai and Kia have had customers report the same "blow out" the difference is. Hyundai and KIA seem to come through for their customers and replace/repair the glass under warranty. Ford seems to pick and choose who they might offer a settlement of half. I'm furious that I am having to make a claim on my insurance for something that was beyond my control and in my opinion should be covered under my warranty. We have 5 children and carefully chose this expensive luxury vehicle as we wanted a safe and reliable vehicle. We currently own 6 ford and Lincoln products and have supported our local dealer with dozens of purchases over the years. We feel we are ever so slightly larger than just one grain of sand on

the beach...but I suppose we are still only 7 grains and very insignificant.



2 out of 2 people think this is helpful.

[Mark helpful](#)

answered about a year ago

I also have a new 2013 Lincoln mkt on April 28, 2014 as My Husband and I we're driving our moon roof popped and scattered for no reason, thank goodness the curtain was closed. We pulled over to see what happened with no one or nothing in site. We were puzzled so I called the warranty center and she acted surprise and couldn't believe it and proceeded to say it had to be a rock or something. She told us to go straight to a Ford/Lincoln Dealership They said it would be 3 to 4 days before it could be fixed. They put plastic over it for a quick fit, needless to say with all the storms it did not hold. They seemed surprised also. I call my Insurance Co and they said it was a Ford problem. I'm a unhappy Grandmother!!!! If one of my eight Grand Children had been with us and they alway want it open for the view, this could have blinded them. I will get to the bottom of this before someone loses their eye sight! FORD this is a very serous problem! We the people need a recall.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a year ago

Hi there Juju7385, I'm so sorry to hear that you've had the same issue. I'm glad no one was hurt (as in my case). Sadly, I don't think FORD will address this issue until someone is seriously hurt or killed. My car is a 2010. Lincoln told me that the "auto glass" on my vehicle is only covered for 1 year or 20,000 km. Ford was extremely unhelpful and frustrating to deal with, however I must say that the dealership (Marigold in Whitby, Ontario) was as helpful as they were "allowed" to be. They were great. Because FORD said no, we had to go through insurance and we had to pay over \$1200 for the deductible. Hopefully your 2013 is under 20K and Ford fixes the roof for you no charge. They should also be supplying you with a loaner while your car is out for repair. I wish you the best of luck with your issue. Please feel free to share my info if you pursue the matter with Ford/Lincoln. Best Regards

[Mark helpful](#)

answered about a year ago

The back half of my Vista roof blew out in all four corners on 7/25/14. My car is barely a year old. It is in excellent condition with low miles and there have never been any chips, cracks, anything in the roof. Luckily I had the inside covers closed. Ford claims it is not a warranty issue. It's obvious if the corners blow out and nothing has chipped or or hit it and the middle is only cracked that the roof is defective. Either the glass is defective or it was installed improperly. I have been driving/buying Ford products for 30 years. Up to this point I've been very happy with them. This happened to my friends' sunroof in her Lexus. It was older than my car is and they still

replaced it for her under warranty. Ford service has gone downhill. My next car will not be a Ford unless they resolve this issue. I also filed a complaint on NHTSA and encourage all of you to do the same so we can get this issue out in the open.



2 out of 2 people think this is helpful

[Mark helpful](#)



answered about a year ago

To all why get class action against for ,it is a big issue.

[Mark helpful](#)



answered about a year ago

I would be in on that! I don't have time to start it, but would be willing to join if contacted about it. Had to file an insurance claim....it's over two weeks since this happened and the glass is deteriorating into crumbles and there is now a hole in the middle of the glass. Now I'm waiting for the glass to come from Ford. This is such a mess!

[Mark helpful](#)



answered about a year ago

Social media is a powerful tool. For the amount of time it takes to simply voice your opinion, it can help get you noticed. Ford Canada & my dealership told me there was nothing they could do for me. When I started searching out people who commented on Lincoln MKX's on Twitter and I tweeted them to let them know the problem I had & Ford's lack of resolution, they contacted me and I got half my money back. For an unknown cause the fact that none of us can really prove the glass roof didn't receive an impact (which it didn't) I felt that was fair. I still wasn't completely satisfied because I believe there is a bigger problem they won't admit to, but it was better than the nothing that a lot of other people have got. Check out my old timeline on Twitter from approx the dates of my original posts. I'm sure there are still comments on there.

[Mark helpful](#)



answered about a year ago

I have a 2013 MKX and bought it April 2014 it has 3000 miles on it and my sun roof exploded last night turning the corner onto the highway. I thought someone was shooting at me. It shattered into a million pieces. I am going out to Gene Messer Ford in Amarillo today to see what my options are. My husband seems to think that when you slide back the liner to view the roof it may of put into a bind and then it explodes. I was only going a few miles per hour since I just turned a corner it was only 89 degrees outside cloud overcast so it was really hot the AC was on and had been for about 10 mins so the car was cool and there was no other cars around me to throw a rock or anything into the car. It was scary think God no one else was with me. Keep you posted.

[Mark helpful](#)



answered about a year ago

Hi [REDACTED] I'm glad you are uninjured. You should have no trouble getting Lincoln to replace your roof. When my roof exploded, Lincoln told me that "Auto glass" is only covered for one year. (my car was still under 50,000 km but was more than 3 years old...your car is definitely new enough to qualify for warranty...I don't understand how these roofs can keep breaking spontaneously. Good luck with your repairs, hope they treat you well.

[Mark helpful](#)



answered about a year ago

Wow!!! I am glad to find this site. I have a 2010 Lincoln MKX and there have been on going problems with my Vista roof. When my problems began I took it to the dealership and they would lubricate the roof. This has been an ongoing problem and it has not been resolved. Two weeks ago I took it in again and was told it would cost a little over \$3,000.00 to fix. I stated, this has been an ongoing problem and I should not have to pay. The dealership contacted "Lincoln" and reported to me that "Lincoln" would pay half. I told them that I should not have to pay half, because this has been an ongoing problem that has not been resolved. I plan on contacting Lincoln this week. Initially my roof would slide slowly, a few months later it begin jerking as it opened and it only opened half way. I decided to close it and a few days later I attempted to open it again. The roof will not open, but you can hear the glass open above the covered roof. After reading these post "now" I am concerned about it breaking.

[Mark helpful](#)



answered about a year ago

I have a 2013 Lincoln MKT with 29,000 miles. My power Vista glass roof has not cracked or broken, but I do notice something odd. When it rains, the roof makes an amplified tin roof type sound. I've never heard a glass sunroof make that kind of sound. If I retract the shade, the noise stops and sounds like normal rain drops hitting glass. This makes me agree with a previous poster that maybe the shade is putting pressure on the glass. There is obviously something in contact with the glass to cause that weird tin roof sound when it rains.

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered 5 months ago

I have a 2011 Ford Edge. I just pulled out of the garage and was driving down my street at about 20 km when I heard loud noise in the back of the vehicle. Then I heard things crackling. I pulled over and was so disgusted to see that my rear Vista glass was all shattered and broken. I am so glad that my roof curtain was closed. I will be contacting Merin Motors today. My vehicle has less than 50,000 km on it, and had NO chips. I will be contacting NHTSA also. By the sounds of it, with all of the other same complaints, this NEEDS to be a RECALL!!

1 out of 1 people think this is helpful.

[Mark helpful](#)



answered 9 months ago

I have a 2012 Honda Civic SI and while driving in October on a sunny autumn afternoon, on flat prairie in Alberta, very little traffic, no vehicle immediately ahead or beside us, our sunroof window closed, there was

suddenly a tremendous BANG and the entire window shattered and a huge mid section blew out. There was no glass inside the car, it all went out. I had to pay my \$500 deductible but when I contacted Honda by letter, they telephoned me and offered a \$500 credit at any Honda dealer good for 6 months and to be applied to any Honda products. The fact they replied by telephone I think is significant. Maybe knew it was faulty glass????

[Mark helpful](#)

answered 4 months ago

I have to agree with all of you that there's something wrong with the sunroofs. Ours is a 2015, 3 months old with less than 3K and it broke without any impact as there was no one on the road. NHTSA which is the govt agency that deals with recalls responded this "If you are interested in filing a complaint you may call our Hotline at 1-888-327- 4236 and a Customer Service Representative will be happy to assist you. So if all of us call maybe we can get to recall the roof

1 out of 1 people think this is helpful.

[Mark helpful](#)

Jorge answered 4 months ago

file complaints with <https://www-odi.nhtsa.dot.gov/ivoq/>. Let's work on this. I already contacted my lawyer.

1 out of 1 people think this is helpful.

[Mark helpful](#)

answered about a month ago

2014 Ford Escape. 27,000 Miles. This happened spontaneously driving at highway speeds. Loud explosion and the panoramic roof curtain flailing outside the vehicle. Ford says since they can't see the defective piece, they assume something hit it and the incident is not warrantable. Jorge, I've just completed by NHTSA complaint. Hopefully, Ford responds.



[Mark helpful](#)

answered about a month ago

I think these posts are, for the most part, owners not owning up to how close they follow behind other vehicles. ever look at your hood? not that one of you would admit to it, but I can promise you there are little tiny paint chips.. glass will break. when it has been compromised. this is a joke.. " no one was on the road with us". no, but the crap coming off the truck 10 miles back bounced all over the top of your car. etc.

[Mark helpful](#)

answered about a month ago

We have a 2015 Edge Sport that has 4670 miles on it. The other day the back Vista glass cracked and spidered with no warning. We are now fighting with Ford to get it replaced. It's disheartening to see all the other

problems everyone is having. I guess we better start saving to replace the glass every 3 months.

[Mark helpful](#)



10

answered about a month ago

assume you've never been on a road trip before if you don't think it's possible for nobody to be close to you while driving. As far as the crap the comes off the truck 10 miles back, I don't know what you're talking about. If a truck expels debris 10 miles ahead of me (if that's what you meant), obviously it will be resting on the ground by the time I approach it. If what you are saying were correct, at least half of the vehicles on the road would have broken windshields/pano roofs/etc.

1 out of 1 people think this is helpful.

[Mark helpful](#)



Your Answer

[Add photo](#)

Post Your Answer

Related Questions

What could be making a swishing sound from the front wheels on my MKX? 8 answers

My 2008 MKX started making a swishing sound when rolling. I have had the rotors changed, breaks done the cylinders replaced. The mechanics are baffled. Does anyone have any idea what this swishing sound is?

2008 Lincoln MKX AWD - Maintenance & Repair

2003 Lincoln Signature reset break light 10 answers

Put new breaks on but break light still on

2003 Lincoln Town Car - Maintenance & Repair

my anti-theft went off the other day because i had car locked but windows partially down for my dog when i got back to car i reached in to open door from inside and alarm went off and i couldnt figure out how too shut off 1 answer

i dont know any codes w/my continental,how do i find out how to work the keyless entry or get access to any default codes wich will allow me more access to my own car

1996 Lincoln Continental 4 Dr STD Sedan - Maintenance & Repair

2007 Lincoln Town Car - Rear (left and right) are uneven. 16 answers

A little over a year ago our Town Car lost its smooth ride. My wife shows me with what I call the "Jurassic Park" test. She has a glass of water in the center console cup holder and it ripples as the

2007 Lincoln Town Car Signature - Maintenance & Repair

Why does the break pedal resist when i try breaking? 95 Lincoln Towncar 3 answers

1995 Lincoln Town Car Executive - Maintenance & Repair

Start a new Lincoln MKX question.

Ask Question



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NHTSA — Visibility: Sun Roof Assembly Problems

2014 LINCOLN MKT



Pretty Bad

Crashes / Fires:

0 / 0

Injuries / Deaths:

0 / 0

Average Mileage:

6,996 miles

About These NHTSA Complaints:

This data is from the NHTSA — the US gov't agency tasked with vehicle safety. Complaints are spread across multiple & redundant categories, & are not organized by problem.

So how do you find out what problems are occurring? For this NHTSA complaint data, the only way is to read through the comments below. Any duplicates or errors? It's not us.



ACCESSORIES -
~~EXTERIOR~~ MKT Owner Comments
PROBLEM

#4

AUG 11
2014

Car was parked in our lot, all of a sudden an employee heard a loud noise from car, no one was around the car, when the employee walked over the roof was shattered. This is car number 307, we are a livery company and this is car 3 of 5 (so far) to have the sun roof spontaneously shatter out of 18 cars purchased (all 2014 Lincoln Mkt's.) - **Deer Park, NY, USA**

Add Complaint

#3

AUG 11
2014

Sun roof glass shattered, this is car number 343, we are a livery company and this is car 2 of 5 (so far) to have the sun roof spontaneously shatter out of 18

cars purchased (all 2014 Lincoln Mkt's.) - **Deer Park, NY, USA**

#2

APR 14
2014

Add Complaint

Sun roof glass shattered, this is car number 315, we are a livery company and this is car 1 of 5 (so far) to have the sun roof spontaneously shatter out of 18 cars purchased (all 2014 Lincoln Mkt's.) - **Deer Park, NY, USA**

#1

JUN 12
2014

Add Complaint

I was driving on the hwy and my freind was driving behind me.my vista glass moonroof exploded and shattered.it was nobody in front or on the side just my freind behind me. - **Calverton, NY, USA**

#1

JUN 12
2014

Add Complaint

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Please type the entire URL including the 'http://...'

Title

Description

Your Email Address

Add this site »







STATE AUTO INSURANCE COMPANIES

NRO

100 State Auto Blvd
Goodlettsville, TN 37072
Phone: (800) 234-1554

Claim #:
Workfile ID:

Estimate of Record

Written By: MITCHELL CHAPMAN, 9/18/2015 1:43:46 PM
Adjuster: HARRISON, LYNN, (614) 917-5384 Business

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 09/13/2015 12:00 AM Days to Repair: 0
Point of Impact: 21 Undercarriage Deductible: 500.00

Owner (Insured): [REDACTED]
[REDACTED]
Floresville, TX [REDACTED]
[REDACTED] Cellular

Inspection Location:
North Park Lincoln Mercury
9207 San Pedro Ave
San Antonio, TX 78216
Repair Facility
(210) 341-8841 Day

Appraiser Information:
mitchell.chapman@stateauto.com
(615) 767-9138

Repair Facility:
SUBMIT TO SHOP OF CHOICE

VEHICLE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EB [REDACTED] Condition:

TRANSMISSION

Automatic Transmission
4 Wheel Drive

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors
Heated Mirrors
Power Driver Seat
Power Passenger Seat
Memory Package
Power Adjustable Pedals

DECOR

Dual Mirrors
Privacy Glass
Console/Storage
Overhead Console

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Alarm
Message Center
Steering Wheel Touch Controls
Rear Window Wiper
Telescopic Wheel
Climate Control
Dual Air Condition
Backup Camera w/Parking Sensors
Remote Starter

HOMELINK

Home Link
RADIO
AM Radio
FM Radio
Stereo

Search/Seek
CD Player
Auxiliary Audio Connection
Satellite Radio
Equalizer

SAFETY

Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Traction Control
Stability Control
Front Side Impact Air Bags
Head/Curtain Air Bags
Hands Free Device
Xenon Headlamps

ROOF

Skyview Roof

SEATS

Bucket Seats

RECLINING/LOUNGE SEATS

Leather Seats
Heated Seats
Rear Heated Seats
Ventilated Seats
3rd Row Seat
Retractable Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

OTHER

Fog Lamps
Rear Spoiler
Signal Integrated Mirrors

TRUCK

Power Trunk/Gate Release

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		WINDSHIELD					
2	Repl	Rain sensor	DG1Z17D547C	1	75.50		
3	Repl	Rain sensor bracket	SEE FOOTNOTE	1			
		NOTE: PARTS: Part serviced with windshield.					
4		ROOF					
5	*	Repl Front glass Lincoln	AE9Z74500A18C	1	838.65	Incl.	
6	*	Repl Rear glass Lincoln	AE9Z74500A18D	1	594.48	Incl.	
7	R&I	Sunshade front dune	DE9Z78519A02AC			0.5	
8	R&I	Sunshade rear dune	DE9Z78519A02AA			0.5	
9	R&I	R&I headliner	DE9Z7451916GA			3.3	
10	#	Subl Windshield, glass labor for w/s and roof glass, glass kits +25%		1	1,187.49 X		
		NOTE: ESTRADA'S - Madeleine					
11		PILLARS, ROCKER & FLOOR					
12	R&I	RT Wndshld plr trim	AE9Z7403598AD			0.2	
13	R&I	LT Wndshld plr trim	AE9Z7403599AC			0.2	
14	R&I	RT Upr ctr plr trim	AE9Z7424356AB			0.4	
15	R&I	LT Upr ctr plr trim	AE9Z7424357AB			0.4	
SUBTOTALS					2,696.12	5.5	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1,508.63
Body Labor	5.5 hrs @	\$ 46.00 /hr	253.00
Miscellaneous			1,187.49
Subtotal			2,949.12
Sales Tax	\$ 1,508.63 @	8.2500 %	124.46
Total Cost of Repairs			3,073.58
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			2,573.58



Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

THIS ESTIMATE IS NOT AN AUTHORIZATION TO REPAIR, ORDER PARTS, OR A GUARANTEE OF PAYMENT. AUTHORIZATION TO ORDER PARTS AND BEGIN REPAIRS MUST COME FROM THE VEHICLE OWNER. RECEIPT OF THIS ESTIMATE DOES NOT IMPLY CONFIRMATION OF COVERAGE OR LIABILITY FOR THE DAMAGES TO THIS VEHICLE. NO SUPPLEMENTS WILL BE ACCEPTED WITHOUT PRIOR NOTIFICATION AND APPROVAL. ALL SUPPLEMENTS REQUIRE PHOTO DOCUMENTATION AND INVOICES. THERE IS NO GUARANTEE OF PAYMENT WITHOUT PROPER DOCUMENTATION AND PRIOR APPROVAL. THE REPAIR FACILITY WILL BE RESPONSIBLE FOR ANY DAMAGE CAUSED DURING THE REMOVE AND INSTALL OF GLASS, TRIM, AND MOLDINGS. SUPPLEMENTS FOR THESE ITEMS WILL NOT BE CONSIDERED. IF YOU HAVE A SITUATION WHICH WARRANTS AN EXCEPTION, PLEASE CONTACT THE FILE HANDLER IN ADVANCE OF PERFORMING THE R&I.

***** RENTAL or COVERAGE *****

For rental and coverage questions, contact the adjuster listed at the top of the estimate

***** ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL *****

Please contact Mitchell Chapman for supplement approval.

Phone: 615-767-9138

Email: mitchell.chapman@stateauto.com

This estimate must be presented to the repair shop of your choice.

Appraiser Name: Mitchell Chapman State License Number:

This serves as my electronic signature.

Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide DR2KG10, CCC Data Date 7/17/2015, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2016 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blend=Blend. BOR=Boron steel.
CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway
Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #:
Workfile ID:



Estimate of Record

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

ALTERNATE PARTS USAGE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EE Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recycled	0	0

STATE AUTO INSURANCE COMPANIES

NRO

100 State Auto Blvd
Goodlettsville, TN 37072
Phone: (800) 234-1554

Claim #:
Workfile ID:

Supplement of Record 1 Summary

Written By: MITCHELL CHAPMAN, 9/18/2015 4:01:10 PM
Adjuster: HARRISON, LYNN, (614) 917-5384 Business

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 09/13/2015 12:00 AM Days to Repair: 0
Point of Impact: 21 Undercarriage Deductible: 500.00

Owner (Insured): [REDACTED] **Inspection Location:** North Park Lincoln Mercury
[REDACTED] 9207 San Pedro Ave
Floresville, TX [REDACTED] San Antonio, TX 78216
[REDACTED] Cellular Repair Facility
[REDACTED] (210) 341-8841 Day

Appraiser Information: mitchell.chapman@stateauto.com
(615) 767-9138

Repair Facility: SUBMIT TO SHOP OF CHOICE

VEHICLE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6EB [REDACTED] Condition:

TRANSMISSION

Automatic Transmission
4 Wheel Drive

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors
Heated Mirrors
Power Driver Seat
Power Passenger Seat
Memory Package
Power Adjustable Pedals

DECOR

Dual Mirrors
Privacy Glass
Console/Storage
Overhead Console

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Alarm
Message Center
Steering Wheel Touch Controls
Rear Window Wiper
Telescopic Wheel
Climate Control
Dual Air Condition
Backup Camera w/Parking Sensors
Remote Starter

HOMELINK

Home Link
RADIO
AM Radio
FM Radio
Stereo

Search/Seek
CD Player
Auxiliary Audio Connection
Satellite Radio
Equalizer

SAFETY

Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Traction Control
Stability Control
Front Side Impact Air Bags
Head/Curtain Air Bags
Hands Free Device
Xenon Headlamps

ROOF

Skyview Roof

SEATS

Bucket Seats

RECLINING/LOUNGE SEATS

Leather Seats
Heated Seats
Rear Heated Seats
Ventilated Seats
3rd Row Seat
Retractable Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

OTHER

Fog Lamps
Rear Spoiler
Signal Integrated Mirrors

TRUCK

Power Trunk/Gate Release



Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Line		Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	S01	Subl	Replace sunroof/w/s, rear glass	1	3,681.73 X		
NOTE: ALL OPERATIONS NECESSARY TO INSTALL SUNROOF GLASS. INCLUDES SUBLET								
SUBTOTALS						3,681.73	0.0	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			0.00
Miscellaneous			3,681.73
Subtotal			3,681.73
Total Cost of Repairs			3,681.73
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			3,181.73

Claim #:

Workfile ID:

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Deleted Items							
1		WINDSHIELD					
2	Repl	Rain sensor	DG1Z17D547C	1	-75.50		
3	Repl	Rain sensor bracket	SEE FOOTNOTE	1			
		NOTE: PARTS: Part serviced with windshield,					
4		ROOF					
5	*	Repl Front glass Lincoln	AE9Z74500A18C	1	-838.65	Incl.	
6	*	Repl Rear glass Lincoln	AE9Z74500A18D	1	-594.48	Incl.	
7	R&I	Sunshade front dune	DE9Z78519A02AC			-0.5	
8	R&I	Sunshade rear dune	DE9Z78519A02AA			-0.5	
9	R&I	R&I headliner	DE9Z7451916GA			-3.3	
10	#	Subl Windshield, glass labor for w/s and roof glass, glass kits +25%		1	-1,187.49 X		
		NOTE: ESTRADA'S - Madeleine					
11		PILLARS, ROCKER & FLOOR					
12	R&I	RT Wndshld plr trim	AE9Z7403598AD			-0.2	
13	R&I	LT Wndshld plr trim	AE9Z7403599AC			-0.2	
14	R&I	RT Upr ctr plr trim	AE9Z7424356AB			-0.4	
15	R&I	LT Upr ctr plr trim	AE9Z7424357AB			-0.4	
Added Items							
1	#	S01 Subl Replace sunroof/w/s, rear glass		1	3,681.73 X		
		NOTE: ALL OPERATIONS NECESSARY TO INSTALL SUNROOF GLASS. INCLUDES SUBLET					
SUBTOTALS					985.61	-5.5	0.0

RATE CHANGES

Sales Tax \$ 1508.63 -8.2500 % (8.2500 % to 0.0000 %) = -124.46



Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			-1,508.63
Additional Supplement Labor			-253.00
Miscellaneous			2,494.24
Subtotal			732.61
Additional Supplement Taxes			-124.46
Total Supplement Amount			608.15
NET COST OF SUPPLEMENT			608.15

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	3,073.58	MITCHELL CHAPMAN
Supplement S01	608.15	MITCHELL CHAPMAN
Workfile Total:	\$ 3,681.73	
TOTAL ADJUSTMENTS:	\$ 500.00	
NET COST OF REPAIRS:	\$ 3,181.73	

THIS ESTIMATE IS NOT AN AUTHORIZATION TO REPAIR, ORDER PARTS, OR A GUARANTEE OF PAYMENT. AUTHORIZATION TO ORDER PARTS AND BEGIN REPAIRS MUST COME FROM THE VEHICLE OWNER. RECEIPT OF THIS ESTIMATE DOES NOT IMPLY CONFIRMATION OF COVERAGE OR LIABILITY FOR THE DAMAGES TO THIS VEHICLE. NO SUPPLEMENTS WILL BE ACCEPTED WITHOUT PRIOR NOTIFICATION AND APPROVAL. ALL SUPPLEMENTS REQUIRE PHOTO DOCUMENTATION AND INVOICES. THERE IS NO GUARANTEE OF PAYMENT WITHOUT PROPER DOCUMENTATION AND PRIOR APPROVAL. THE REPAIR FACILITY WILL BE RESPONSIBLE FOR ANY DAMAGE CAUSED DURING THE REMOVE AND INSTALL OF GLASS, TRIM, AND MOLDINGS. SUPPLEMENTS FOR THESE ITEMS WILL NOT BE CONSIDERED. IF YOU HAVE A SITUATION WHICH WARRANTS AN EXCEPTION, PLEASE CONTACT THE FILE HANDLER IN ADVANCE OF PERFORMING THE R&I.

***** RENTAL or COVERAGE *****

For rental and coverage questions, contact the adjuster listed at the top of the estimate

***** ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL *****

Please contact Mitchell Chapman for supplement approval.

Phone: 615-767-9138

Email: mitchell.chapman@stateauto.com

This estimate must be presented to the repair shop of your choice.

Appraiser Name: Mitchell Chapman State License Number:

This serves as my electronic signature.

Supplement of Record 1 Summary

2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide DR2KG10, CCC Data Date 7/17/2015, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2016 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

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HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

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Claim #:
Workfile ID:



Supplement of Record 1 Summary

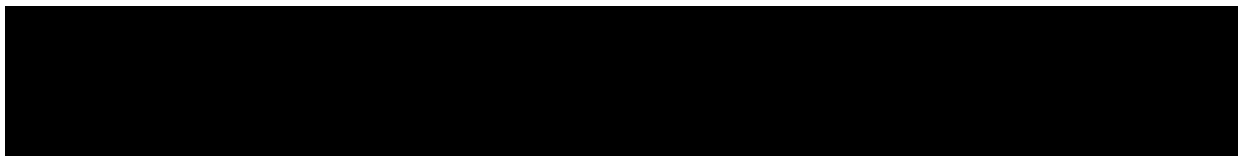
2014 LINC MKT 4X4 4D UTV 6-3.5L-T Black

ALTERNATE PARTS USAGE

Year: 2014 Color: Black Int: License: Production Date:
Make: LINC Body Style: 4D UTV State: Odometer: 2018
Model: MKT 4X4 Engine: 6-3.5L-T VIN: 2LMHJ5AT6E Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	0	0
Optional OEM	0	0
Reconditioned	0	0
Recyded	0	0





From: Megg Beverage <megg.beverage.ggqa@statefarm.com>
Sent: Thursday, May 14, 2015 8:16 AM
To: jnowland@erskinelawgroup.com
Cc: Megg Beverage
Subject: VIN 2FMDK4AK1DB[REDACTED] / sf [REDACTED]
Attachments: DocRetrievalServlet.pdf; _Certification_.htm

Good morning Jeremy,

I have attached a copy of our insured's written statement for your file. We have also obtained a recorded statement from them but are waiting on the transcript. Please let me know if this is sufficient or if we need to also send the transcript.

Thank you

Megg

October 24, 2013

Ford Motor Company
Customer Relationship Center
P.O. Box 6248
Dearborn, MI 48126

Re: Shattered moon roof in 2013 Ford Edge Sport VIN 2FMDK4AK1DB[REDACTED]

To Whom It May Concern:

I am writing in regards to a recent situation with my vehicle that was purchased at Danvers Ford in Danvers, MA. On September 9, 2013 I purchased a new 2013 Ford Edge Sport AWD VIN 2FMDK4AK1DB[REDACTED] (the "Vehicle") in the amount of \$45,000. The Vehicle came with a 36,000 mile/3 year warranty.

Since owning the Vehicle, I have driven it only on regular paved roads, mostly to and from work along the same route. On Monday, October 21, 2013 at 6:30am I was driving the Vehicle on my daily route to work along Interstate Route 95-South. The roadway was smooth and free of debris. The weather was clear and the temperature was normal for that hour. As I was driving over the high level bridge in Portsmouth, New Hampshire, I heard a very loud bang. The Vehicle had not struck any object, nor had any object struck the Vehicle. I looked up and saw that the Vehicle's entire moon roof had completely shattered in place. I immediately pulled off the next exit (exit 7 in Portsmouth, NH) and into a Market Basket supermarket parking lot.

When I exited the Vehicle and inspected its exterior, I confirmed that there was no indication that anything had hit my car. Upon closer inspection of the moon roof, I saw that it had cracked into thousands of small pieces, with a consistent appearance across the entire plate of glass, except that, along all four edges, the glass had separated from the center and in some areas had fallen through into the interior of the vehicle. There was no sign of any object having struck the moon roof. There were no localized impact cracks or puncture holes anywhere, yet an approximately three inch strip along all four edges of the moon roof had separated, while the center area stayed intact, but was completely shattered into irregular pieces of about one square inch in area. I have enclosed with this letter four photographs of the roof taken in the supermarket parking lot.

At that time I called my friend, [REDACTED] and the New Hampshire State Police. The trooper who responded looked at the moon roof and stated that he too could not see any evidence of impact from an object striking the moon roof. Mr. Marshall arrived and followed me as I drove my vehicle directly to the Portsmouth Ford dealership.

Attempt for Reparation.

Upon my arrival at the Ford dealership, the Service Manager, Chris Custidio, looked at my Vehicle's moon roof and agreed that the damage did not appear to be caused by something hitting my car. He said he had never seen anything like this. FMC has documentation of his statement. [REDACTED] also took pictures of the moon roof and submitted a request to Ford Motor Company to cover the cost of its replacement. The Ford Motor Company immediately denied the dealer's request.

At that point, my friend [REDACTED] called Ford Motor Company directly asking to speak with an Area Representative. In the meantime, the Portsmouth Ford Service Manager also escalated the request because he felt very strongly that this was not a result of something hitting my moon roof. The request was once again denied.

■■■■■ has continued to make calls on my behalf the week of 10/21/13 to Ford, speaking with different people, asking how anyone can make a determination without sending someone to inspect the moon roof firsthand. He was repeatedly told for three days that Ford was working on coming up with a resolution to help us out. However, on the evening of Wednesday, October 23, 2013 Ford called and offered to "pay for half" the replacement cost of the moon roof. This is unacceptable.

I have done research and found many occurrences where the moon roofs on other Ford vehicles have shattered in a similar manner. Yet FMC has asserted in our telephone discussions that it has no other record of this ever happening. That contradicts the accounts of other Ford owners who have confirmed in on-line forums that they have contacted FMC with their complaints. I have attached printouts of several of these accounts for your review.

Due to the lack of service from Ford Motor Company, I had to submit a claim through my personal car insurance and pay an out-of-pocket deductible. When speaking with my insurance regarding the outcome of the adjustor's review of my moon roof, they too stated this is due to faulty glass and/or installation and this was not caused by an object striking my vehicle.

Demand for Relief.

The failure of the moon roof on my Vehicle was not caused by any outside agency or force, but rather was entirely caused by a "latent defect" in either the design or the manufacture of the Vehicle and specifically the moon roof on said Vehicle. This latent defect is a breach of Ford Motor Company's warranty. I have incurred and will incur money damages as a direct result of this breach of warranty, including damage to my Vehicle, deprivation of use of the Vehicle and mental and emotional distress caused by the sudden and very loud failure of the moon roof as I operated the Vehicle under normal driving conditions. The Massachusetts Lemon Law, M.G.L. c. 90 §7N *et seq.* requires that Ford Motor Company provide full reparation of the latent defect in my Vehicle. Ford has refused to meet its obligations under the law. Further, Ford Motor Company's unreasonable denial of my request for reparations for this breach of warranty and the Lemon Law constitutes unfair business practices under Massachusetts law M.G.L.c. 93A *et seq.* which authorizes the recovery of treble damages.

I hereby demand that Ford Motor Company immediately reimburse me for all out of pocket expenses I have incurred, including loss of use of my vehicle. If I do not hear affirmatively from you within three business days, I will pursue all legal and equitable relief available to me under the law, including the Massachusetts Consumer Protection law, M.G.L.c.93A which allows for recovery of treble damages.

By copy of this letter, I am notifying the Massachusetts Attorney General's Consumer Protection Division of Ford's unfair and abusive behavior in response to my requests for reparations as well as NHTSA.

Sincerely,

■■■■■

cc: Alan Mulally, CEO, Ford Motor Company
Massachusetts Attorney General's Office – eComplaint filed
National Highway Traffic Safety Administration (NHTSA) – Complaint #■■■■■
Danvers Ford

October 24, 2013

Ford Motor Company
Customer Relationship Center
P.O. Box 6248
Dearborn, MI 48126

Re: Shattered moon roof in 2013 Ford Edge Sport VIN 2FMDK4AK1DB [REDACTED]

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By copy of this letter, I am notifying the Massachusetts Attorney General's Consumer Protection Division of Ford's unfair and abusive behavior in response to my requests for reparations as well as NHTSA.

Sincerely,

■■■■

cc: Alan Mulally, CEO, Ford Motor Company
Massachusetts Attorney General's Office – eComplaint filed
National Highway Traffic Safety Administration (NHTSA) – Complaint # ■■■■
Danvers Ford

January 03, 2014

The Erskine Law Group, PC
342 S Main St
Rochester MI 48307-2030

State Farm Claims
P.O. Box 2371
Bloomington IL 61702-2371

RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: October 21, 2013
Your File Number:

To Whom It May Concern:

I have enclosed the completed questionnaire and supporting documentation. If any of the items on your list are not included we do not have them.

Your acceptance of our request for your services and your performance of these services are expressly conditional on and subject to your agreement that you will not use or disclose any customer information we provide you for any purpose other than the specific services we are asking you to perform.

Any other type of Non-Public Information (NPI) contained in any information provided to you to support the subrogation claim should be redacted prior to providing to the requesting party. This may include, but is not limited to: police reports, witness statements, estimate copies, etc.

If any third party, such as insurers, governmental entities, or any uninsured parties request medical records or medical reports, under no circumstances should this information be released without the express written authorization of our insured. While the claim file may contain an authorization signed by our insured, prior to releasing any information, it is the law firm's responsibility to contact our insured or if represented, their attorney to ensure the authorization is still valid prior to release of any information to any third party.

If you have any questions or need additional information, please call me at the number listed below. If I am not available, any other member of my team may assist you.


ELG**The Erskine Law Group, P.C.**342 S. Main St. • Rochester, Michigan • 48307
Tel (248) 601-4499 • Fax (248) 601-4497
www.erskinelawgroup.com

December 12, 2013

Eileen Farina
State Farm Insurance
P.O. Box 2371
Bloomington, IL 61702-2371Via Facsimile
866-231-9276Re: Your Insured 
Claim No. 
DOL: 10/21/2013

Dear Ms. Farina:

Please be advised that Ford Motor Company has retained our office to handle your recently submitted subrogation claim regarding the above-referenced customer. In order to efficiently process and consider your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

1. Attach your insured's statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.
2. A copy of the police and/or fire report.
3. Original color photographs of the vehicle's collision/fire damage & **the alleged defective parts, from several different angles.**
4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
5. Original color photographs of the accident / fire scene from several different angles.
6. Attach a copy of your expert's report and the expert's original color photographs.
7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.
9. Attach a complete damage listing and proofs. Please do not submit an incomplete claim.

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

10. What was the city and state of occurrence? Portsmouth, NH
11. The 17 digit vehicle identification number: ZFM0K4AK1DB 
12. What was the mileage at time of occurrence? 5813
13. What is the alleged defect? glass in moonroof
14. Has the alleged defective part been repaired or replaced? (circle one) ☒ Yes or No
15. What is the current location of the vehicle, and the alleged defective part(s)? insured has vehicle
glass has been disposed of

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

none

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

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

19. Was this vehicle purchased new or used? new

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

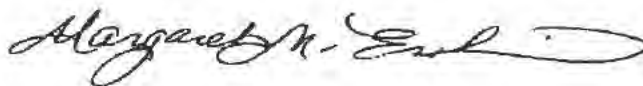
Once you have compiled the requested information regarding this matter, please send it to the address above. If you prefer to send the information electronically, you can e-mail it to me at merskine@erskinelawgroup.com. Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials within 90 days, we will assume that you are not interested in pursuing a claim and we will close our file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.

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

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

Thank you for your attention to these matters. Should you have any questions, please feel free to e-mail me at your convenience, merskine@erskinelawgroup.com. I look forward to working with you on this matter.

Very truly yours,



Maggie Mason Erskine



RBZ00070

State Farm Mutual Automobile Insurance Company

Auto Payments by Participant/COL

Route To: Megg Beverage

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: 10-21-2013

Policy Number: [REDACTED]

Named Insured: [REDACTED]

Named Insured(s) / 340 - COMP

C denotes consolidated payment

E denotes EFT payment

P previously converted payment from CAT/CMR

<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Payable COL</u>	<u>Pay Cd</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>	<u>Rsn Cd</u>
128871020J	10-26-2013	[REDACTED]	342	1	Paid	\$771.58	U28J	
Total:						\$771.58		

Named Insured(s) / 501 - RENT

C denotes consolidated payment

E denotes EFT payment

P previously converted payment from CAT/CMR

<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Payable COL</u>	<u>Pay Cd</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>	<u>Rsn Cd</u>
[REDACTED]	11-04-2013	HERTZ LOCAL EDITION	501	1	Paid	\$211.79	ECSAPY	
Total:						\$211.79		

CUSTOMER #:

PORTSMOUTH

LINCOLN

INVOICE

400 SPAULDING TURNPIKE - PORTSMOUTH, NH 03801
(603) 433-1221

PAGE 1

www.portford.com

SERVICE ADVISOR: 8850 Christopher Custodio

MANCHESTER, NH

HOME:

BUS:

CELL:

COLOR		YEAR		MAKE/MODEL		VIN		LICENSE		MILEAGE IN/ OUT		TAG			
WHITE		13		FORD EDGE		2FMDK4AK1DE				5813/5813					
DEL DATE		PROD. DATE		WARR. EXP.		PROMISED		PO NO.		RATE		PAYMENT		INV. DATE	
01JAN13 DD						17:00 13NOV13						CASH		01NOV13	
R.O. OPENED				READY		OPTIONS:		DLR:11H545 ENG:3.7 Liter							

08:40 21OCT13 16:29 01NOV13

LINE OPCODE TECH TYPE HOURS

A CUST STATES SUN ROOF GLASS BLEW OUT GOING DOWN THE ROAD
MT SS9999 CQ
5437 CQ

1 7T4Z*18500A18*A GLASS

PARTS: 869.83 LABOR: 212.31 OTHER: 0.00 TOTAL LINE A: 1082.14
 5813 REMOVED SHATTERED SUN ROOF GLASS. VACUUMED OUT ALL BROKEN
 GLASS FROM TRACKS AND INTERIOR. INSTALLED NEW GLASS AND INITIALIZED SUN
 ROOF.

COMPLETELY SATISFIED

WE PASS!

VERY SATISFIED

WE FAIL!

COMPLETELY SATISFIED IS THE BEST!

1/18/12

PORTSMOUTH FORD
400 SPAULDING TURNPIKE
PORTSMOUTH, NH 03801
603-433-1221Merchant ID: 5982010649
Term ID: 5656

Sale

VISA

XXXXXXXXXX

Entry Method: Manual

Approved: Online Batch#: 11/01/13 17:40:49

Inv#: 11/01/13 17:40:49

Total: \$ 1,082.14

Customer: 1000

THANK YOU

H FORD LINCOLN,
YOUR COMPLETE
IF YOU ARE
SE TELL YOUR
OT. PLEASE CALL
MANAGER OR OUR
SERVICE DIRECTOR
OF COURSE, WE
3 COMMENTS AT

ORD - TRAINED
D WE USE GENUINE
VICE PARTS

STATEMENT OF DISCLAIMER

The factory warranty constitutes all of the warranties with respect to the sale of this item. The Seller hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose. Seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this item.

CUSTOMER SIGNATURE

DESCRIPTION	TOTALS
LABOR AMOUNT	212.31
PARTS AMOUNT	869.83
GAS, OIL, LUBE	0.00
SUBLET AMOUNT	0.00
MISC. / ENVIRONMENTAL	0.00
TOTAL CHARGES	1082.14
DISCOUNT	0.00
SALES TAX	0.00
PLEASE PAY THIS AMOUNT	1082.14

That
hear
warm
...am
also
is
servi
& Pri







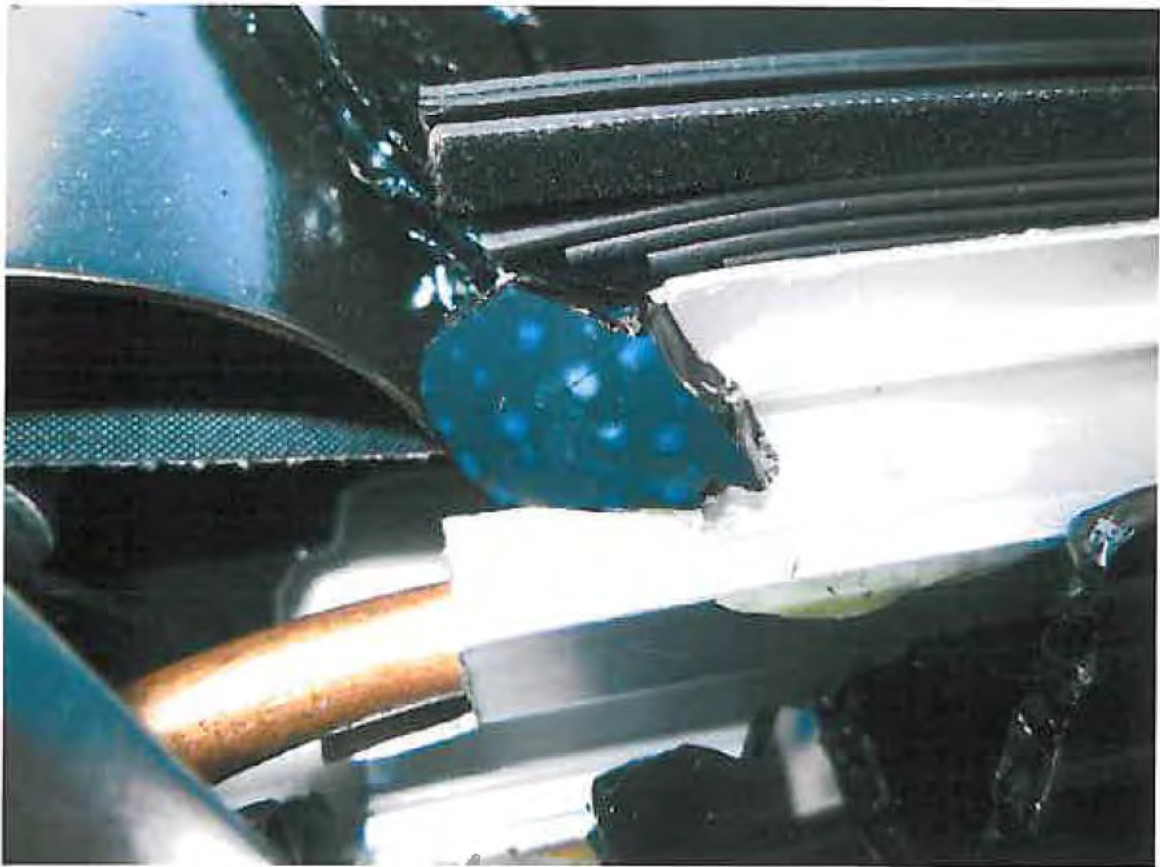








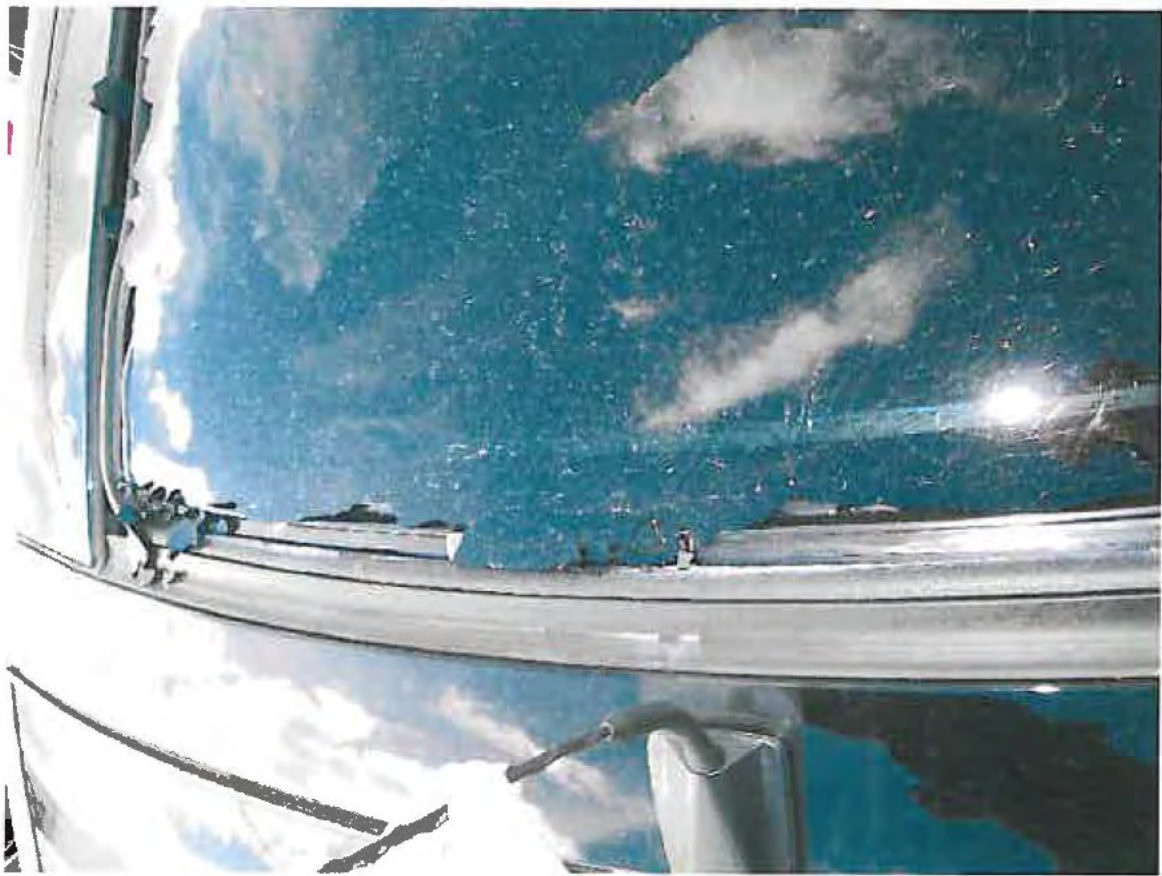


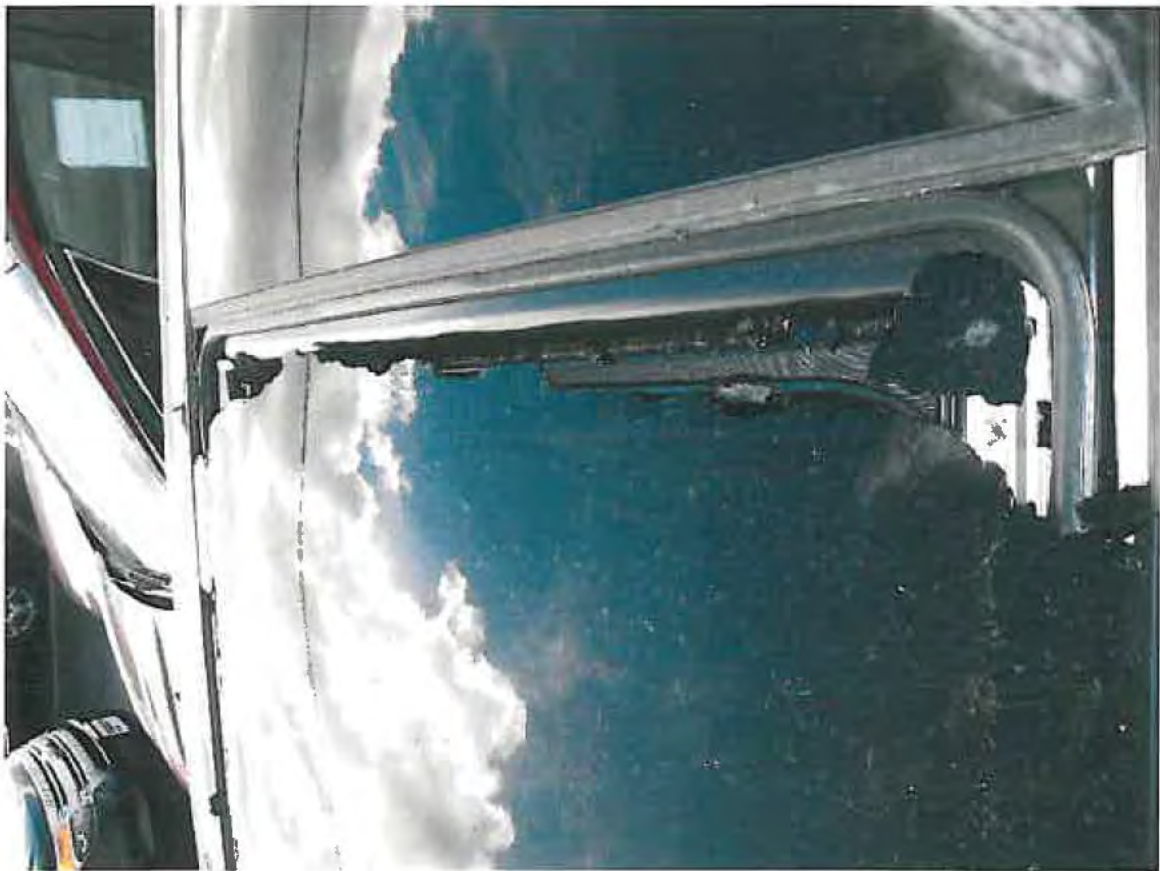
















STATE FARM INSURANCE COMPANIES
LIKE A GOOD NEIGHBOR, STATE FARM IS THERE
1 STATE FARM DRIVE
CONCORDVILLE, PA 19339

PHONE (800) 839-8050 -- FAX ALL SUPPLEMENT REQUESTS TO (800) 916-0342

*** PRIOR DAMAGE ESTIMATE ***

10/25/2013 02:31 PM

Owner

Owner:
Address:

City State Zip: MANCHESTER, NH

Work/Day:
Home/Day:
Cell:

Control Information

Claim # :
Loss Date/Time: 10/21/2013

Insured Policy # :
Loss Type: Comprehensive

Ins. Company: State Farm

Insured:

City State Zip:

Home/Day:
Cell:

Claim Rep: Team CP Unit CF ACC NE
Address:

Work/Day: (877)208-1487

Inspection

Inspection Date: 10/25/2013
Inspection Location: Portsmouth Ford
Address: 400 Spaulding Tpke
City State Zip: Portsmouth, NH 03801
Primary Impact: Non-Collision

Inspection Type: Field
Contact:

Secondary Impact:

Contact: Mark Morrow 28-01-11

Repairer

Repairer: PORTSMOUTH FORD
Address: 400 SPAULDING TURNPIKE
City State Zip: Portsmouth, NH 03802
Email: www.portford.com

Contact: DAN BERGERON 6755
(603)433-1221

Vehicle

2013 Ford Edge Sport 4 DR Wagon
6cyl Gasoline 3.7
6-Speed Automatic

Lic. Plate:
Lic Expire: 08/2014
Prod Date: 07/2013
Veh Insp# :
Condition:

Lic State: NH
VIN: 2FMDK4AK1DB
Mileage: 5,813
Mileage Type: Actual
Code: P7403E

Ext. Color: WHITE PLATINUM PRL
Ext. Refinish: Three-Stage UserDefined
Ext. Paint Code: UG

Int. Color:
Int. Refinish: Two-Stage
Int. Trim Code:

Options

2nd Row Head Airbags	4-Wheel Drive	AM/FM CD Player
Air Conditioning	Amplifier	Anti-Lock Brakes
Auto Headlamp Control	Automatic Dimming Mirror	Bodyside Cladding
Bucket Seats	Cargo/Trunk Net	Center Console
Cruise Control	Daytime Running Lights	Digital Signal Processor
Driver Seat Memory	Dual Airbags	Dual Power Seats
Dual Zone Auto A/C	Floor Mats	Garage Door Opener
Halogen Headlights	Head Airbags	Heated Front Seats
Heated Power Mirrors	High Definition Radio	Illuminated Visor Mirror
Intermittent Wipers	Keyless Entry Keypad	Keyless Entry System
Leather Seats	Leather Steering Wheel	Lighted Entry System
MP3 Player	Mirror(s) Memory	Navigation System
Overhead Console	Polished Alloy Wheels	Power Brakes
Power Door Locks	Power Liftgate	Power Steering
Power Windows	Pwr Driver Lumbar Supp	Rain-Sensing W/S Wipers
Rear Spoiler	Rear View Camera	Rear Window Defroster
Rear Window Wiper/Washer	Remote Starter	Reverse Sensing System
Side Airbags	Sirius Satellite Radio	Special Factory Paint
Split Folding Rear Seat	Sport Suspension	Stability Cntrl Suspensn
Strg Wheel Radio Control	Tachometer	Tilt & Telescopic Steer
Tinted Glass	Tire Pressure Monitor	Tonneau/Cargo Cover
Traction Control System	Trip Computer	USB Audio Input
Vista Roof	Wireless Audio Streaming	Wireless Phone Connect

Damages

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	Hours	R
Roof									
1	E	343		Glass Panel,Roof	7T4Z18500A18A	\$869.83		0.8	SM
Manual Entries									
2	N	M69		Glass Clean Up	ADDITIONAL OPERATION			1.0*	ME*
				>> INSIDE TRACKS & INTERIOR					
2				Items					

Estimate Total & Entries

Gross Parts					\$869.83	
Parts & Material Total						\$869.83
Labor						
		Rate	Replace	Repair Hrs	Total Hrs	
			Hrs			
Sheet Metal (SM)		\$46.00	0.8		0.8	\$36.80
Mech/Elec (ME)		\$114.95		1.0	1.0	\$114.95
Frame (FR)		\$65.00				
Refinish (RF)		\$46.00				
Paint Materials		\$26.00				
Labor Total					1.8 Hours	\$151.75
Gross Total						\$1,021.58

Register online to check the status of your claim and stay connected with State Farm®. To register, go to statefarm.com and select Check the Status of a Claim. If you are already registered, thank you! Not available in New Mexico.

Alternate Parts Y/00/00/00/00/00 CUM 00/00/00/00/00 Zip Code: 03110 Default
Recycled Parts Y/0/0 Zip Code: 03105 INV DATE: 10/24/2013

Audatex Estimating 7.0.019 ES 10/25/2013 02:45 PM REL 7.0.019 DT 10/01/2013
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SM-SHEET METAL ME-MECH/ELEC FR-FRAME RE-REFINISH SY-SYSTEM
THIS IS AN ESTIMATE. REPAIR FACILITIES MUST INSPECT THE VEHICLE TO DETERMINE
IF ANY REPAIRS NOT LISTED ARE REQUIRED, AND TO CONTACT STATE FARM BEFORE
MAKING SUCH REPAIRS. REPAIRER ALSO IS RESPONSIBLE FOR CONDUCTING ANY
NECESSARY INSPECTION AND SAFETY CHECKS PRIOR TO AND AFTER COMPLETING REPAIRS.

ANY PERSON WHO, WITH A PURPOSE TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE
COMPANY, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE OR
MISLEADING INFORMATION IS SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE
FRAUD, AS PROVIDED IN RSA 638:20.

WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF A RECOGNIZED, COMPETENT AND
CONVENIENTLY LOCATED REPAIR SHOP OR FACILITY WHO IS WILLING AND ABLE TO REPAIR
OR REPLACE THE DAMAGED MOTOR VEHICLE WITH OTHER OF LIKE, KIND AND QUALITY
WITHIN A REASONABLE TIME FOR THE PRICE QUOTED IN THE APPRAISAL. ANY REPAIR
SHOP OR FACILITY MAY BE USED AT THE DISCRETION OF THE INSURED OR CLAIMANT.

Op Codes

* = User-Entered Value
EC = ** NON-OEM PART
EU = RECYCLED PART
UM = REMAN/REBUILT PART
UC = RECOND PART
N = ADDITIONAL OPERATION
IT = Partial Repair
P = Check

E = NEW PART
ET = Partial Replace Labor
TE = Partial Replace Price
L = Refinish
TT = Two-Tone
BR = Blend Refinish
CG = Chipguard

NG = Replace NAGS
EP = ** NON-OEM PART
PM = REMAN/REBUILT PART
PC = RECOND PART
SB = Sublet Repair
I = Repair
RI = R & I Assembly



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Estimate Summary Page

Gross Total	\$1,021.58
Net Total	\$1,021.58

Audatex Estimating 7.0.019 ES 10/25/2013 02:45 PM REL 7.0.019 DT 10/01/2013
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November 18, 2013

Ford Motors Co
PO Box 70
Dearborn MI 48121-0070

State Farm Claims
P.O. Box 2371
Bloomington IL 61702-2371

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

NOV 26 2013

OFFICE OF THE
GENERAL COUNSEL

Certified Mail-Return Receipt Requested

RE: Claim Number: [REDACTED]
Date of Loss: October 21, 2013
Our Insured: [REDACTED]

Your File Number: **THEIR FILE NUMBER**
Insured's Deductible: \$250.00

Maggie
D087528

To Whom It May Concern:

This notice is to advise of a loss that occurred to our insured's vehicle. The damage was caused by the sunroof suddenly shattered - no signs of impact.

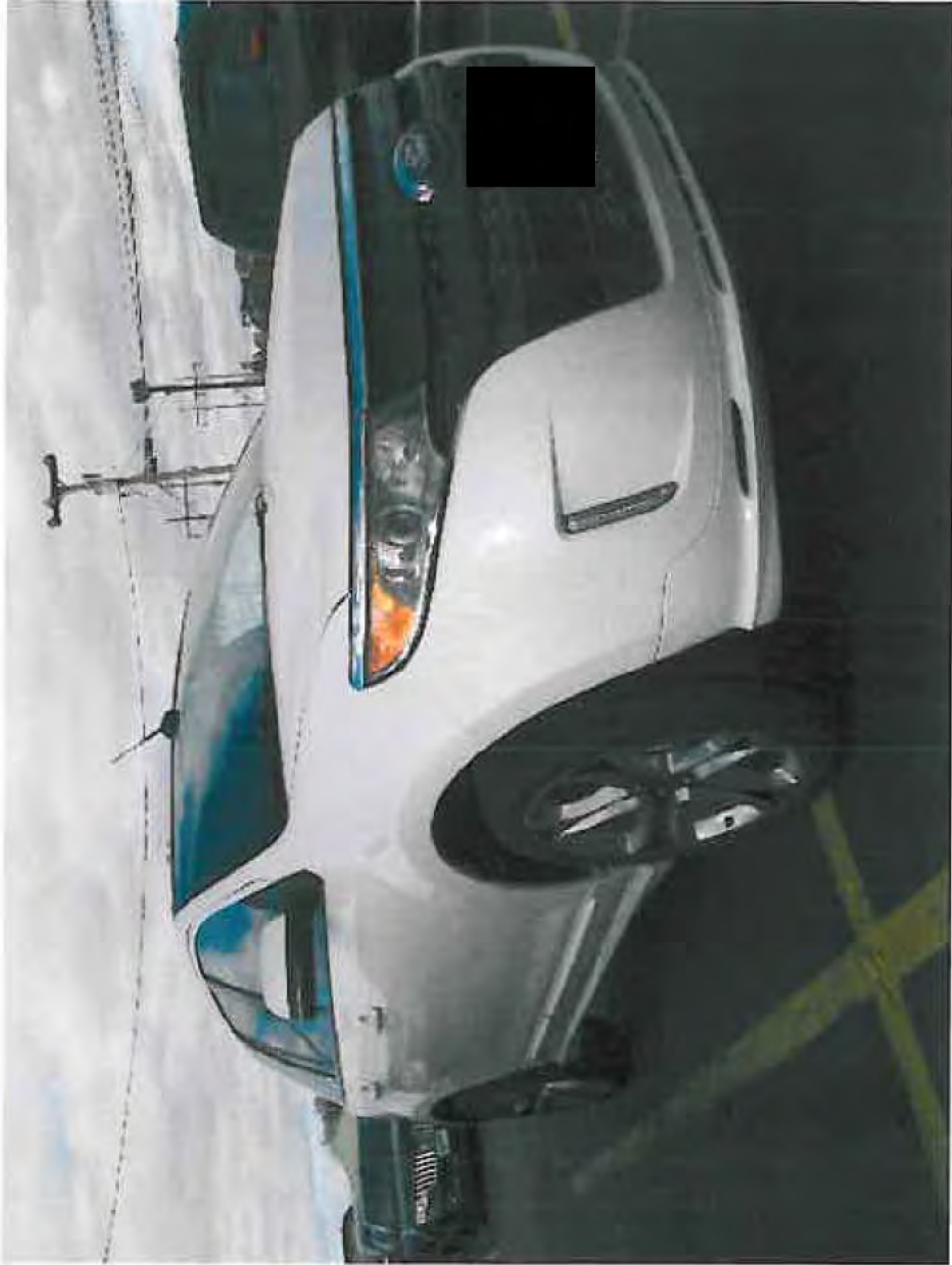
Our investigation indicates that Ford Motor Company is responsible for this loss. By virtue of our payment, we are entitled to recover from the responsible party. Please consider this letter as our demand to Ford Motor Company for reimbursement of \$1,233.37.

Any settlement with State Farm's policyholder with respect to this loss must not prejudice our rights, as subrogor, and shall not be released by execution of a general release with such policyholder.

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

If you have any questions or need additional information, please call me at the number listed below. If I am not available, any other member of my team may assist you.

DRP51721













STATE FARM INSURANCE COMPANIES
LIKE A GOOD NEIGHBOR, STATE FARM IS THERE
1 STATE FARM DRIVE
CONCORDVILLE, PA 19339
PHONE (800) 839-8050 -- FAX ALL SUPPLEMENT REQUESTS TO (800) 916-0342

*** PRIOR DAMAGE ESTIMATE ***

10/25/2013 02:31 PM

Owner

Owner: [REDACTED]

Address: [REDACTED]

City State Zip: MANCHESTER, NH [REDACTED]

Work/Day: [REDACTED]

Home/Day: [REDACTED]

Cell: [REDACTED]

Control Information

Claim #: [REDACTED]

Loss Date/Time: 10/21/2013

Insured Policy #:

Loss Type: Comprehensive

Ins. Company: State Farm

Insured: [REDACTED]

City State Zip:

Home/Day: [REDACTED]

Cell: [REDACTED]

Claim Rep: Team CP Unit CF ACC NE

Address:

Work/Day: (877)208-1487

Inspection

Inspection Date: 10/25/2013

Inspection Location: Portsmouth Ford

Address: 400 Spaulding Tpke

City State Zip: Portsmouth, NH 03801

Primary Impact: Non-Collision

Inspection Type: Field

Contact:

Secondary Impact:

Contact: Mark Morrow 28-01-11

Repairer

Repairer: PORTSMOUTH FORD

Address: 400 SPAULDING TURNPIKE

City State Zip: Portsmouth, NH 03802

Email: www.portford.com

Contact: DAN BERGERON 6755

(603)433-1221

Vehicle

2013 Ford Edge Sport 4 DR Wagon

6cyl Gasoline 3.7

6-Speed Automatic

Lic. Plate: [REDACTED]

Lic Expire: 08/2014

Prod Date: 07/2013

Veh Insp#:

Condition:

Lic State: NH

VIN: 2FMDK4AK1D [REDACTED]

Mileage: 5,813

Mileage Type: Actual

Code: P7403E

Ext. Color: WHITE PLATINUM PRL
 Ext. Refinish: Three-Stage UserDefined
 Ext. Paint Code: UG

Int. Color:
 Int. Refinish: Two-Stage
 Int. Trim Code:

Options

2nd Row Head Airbags	4-Wheel Drive	AM/FM CD Player
Air Conditioning	Amplifier	Anti-Lock Brakes
Auto Headlamp Control	Automatic Dimming Mirror	Bodyside Cladding
Bucket Seats	Cargo/Trunk Net	Center Console
Cruise Control	Daytime Running Lights	Digital Signal Processor
Driver Seat Memory	Dual Airbags	Dual Power Seats
Dual Zone Auto A/C	Floor Mats	Garage Door Opener
Halogen Headlights	Head Airbags	Heated Front Seats
Heated Power Mirrors	High Definition Radio	Illuminated Visor Mirror
Intermittent Wipers	Keyless Entry Keypad	Keyless Entry System
Leather Seats	Leather Steering Wheel	Lighted Entry System
MP3 Player	Mirror(s) Memory	Navigation System
Overhead Console	Polished Alloy Wheels	Power Brakes
Power Door Locks	Power Liftgate	Power Steering
Power Windows	Pwr Driver Lumbar Supp	Rain-Sensing W/S Wipers
Rear Spoiler	Rear View Camera	Rear Window Defroster
Rear Window Wiper/Washer	Remote Starter	Reverse Sensing System
Side Airbags	Sirius Satellite Radio	Special Factory Paint
Split Folding Rear Seat	Sport Suspension	Stability Cntrl Suspensn
Strg Wheel Radio Control	Tachometer	Tilt & Telescopic Steer
Tinted Glass	Tire Pressure Monitor	Tonneau/Cargo Cover
Traction Control System	Trip Computer	USB Audio Input
Vista Roof	Wireless Audio Streaming	Wireless Phone Connect

Damages

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	Hours	R
Roof									
1	E	343		Glass Panel,Roof	7T4Z18500A18A	\$869.83		0.8	SM
Manual Entries									
2	N	M69		Glass Clean Up	ADDITIONAL OPERATION			1.0*	ME*
				>> INSIDE TRACKS & INTERIOR					
2	Items								

Estimate Total & Entries

Gross Parts						\$869.83	
Parts & Material Total							\$869.83
Labor							
		Rate	Replace	Repair Hrs	Total Hrs		
			Hrs				
Sheet Metal (SM)		\$46.00	0.8		0.8	\$36.80	
Mech/Elec (ME)		\$114.95		1.0	1.0	\$114.95	
Frame (FR)		\$65.00					
Refinish (RF)		\$46.00					
Paint Materials		\$26.00					
Labor Total						1.8 Hours	\$151.75
Gross Total							\$1,021.58

Register online to check the status of your claim and stay connected with State Farm®. To register, go to statefarm.com and select Check the Status of a Claim. If you are already registered, thank you! Not available in New Mexico.

Alternate Parts Y/00/00/00/00/00 CUM 00/00/00/00/00 Zip Code: 03110 Default
Recycled Parts Y/0/0 Zip Code: 03105 INV DATE: 10/24/2013

Audatex Estimating 7.0.019 ES 10/25/2013 02:45 PM REL 7.0.019 DT 10/01/2013
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SM-SHEET METAL ME-MECH/ELEC FR-FRAME RE-REFINISH SY-SYSTEM
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CONVENIENTLY LOCATED REPAIR SHOP OR FACILITY WHO IS WILLING AND ABLE TO REPAIR
OR REPLACE THE DAMAGED MOTOR VEHICLE WITH OTHER OF LIKE, KIND AND QUALITY
WITHIN A REASONABLE TIME FOR THE PRICE QUOTED IN THE APPRAISAL. ANY REPAIR
SHOP OR FACILITY MAY BE USED AT THE DISCRETION OF THE INSURED OR CLAIMANT.

Op Codes

* = User-Entered Value	E = NEW PART	NG = Replace NAGS
EC = ** NON-OEM PART	ET = Partial Replace Labor	EP = ** NON-OEM PART
EU = RECYCLED PART	TE = Partial Replace Price	PM = REMAN/REBUILT PART
UM = REMAN/REBUILT PART	L = Refinish	PC = RECOND PART
UC = RECOND PART	TT = Two-Tone	SB = Sublet Repair
N = ADDITIONAL OPERATION	BR = Blend Refinish	I = Repair
IT = Partial Repair	CG = Chipguard	RI = R & I Assembly
P = Check		



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Estimate Summary Page

Gross Total	\$1,021.58
Net Total	\$1,021.58

Audatex Estimating 7.0.019 ES 10/25/2013 02:45 PM REL 7.0.019 DT 10/01/2013
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RBZ00070

State Farm Mutual Automobile Insurance Company

Auto Payments by Participant/COL

Route To: Stacey Vandegraft

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: 10-21-2013

Policy Number: [REDACTED]

Named Insured: [REDACTED]

Named Insured(s) / 340 - COMP

C denotes consolidated payment

E denotes EFT payment

P previously converted payment from CAT/CMR

<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Payable COL</u>	<u>Pay Cd</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>	<u>Rsn Cd</u>
[REDACTED]	10-26-2013	[REDACTED]	342	1	Paid	\$771.58	U28J	
Total:						\$771.58		

Named Insured(s) / 501 - RENT

C denotes consolidated payment

E denotes EFT payment

P previously converted payment from CAT/CMR

<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Payable COL</u>	<u>Pay Cd</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>	<u>Rsn Cd</u>
[REDACTED]	11-04-2013	HERTZ LOCAL EDITION	501	1	Paid	\$211.79	ECSAPY	
Total:						\$211.79		

State Farm

RBZ000MD

State Farm Mutual Automobile Insurance Company

Auto Rental Bills

Route To: Stacey Vandegraft

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: 10-21-2013

Policy Number: [REDACTED]

Named Insured: [REDACTED]

TAYLOR, KAREN

BILL SUMMARY**Bill Information**

Invoice Number: [REDACTED]
 Rental Vendor: HERTZ LOCAL EDITION
 Insured Name: [REDACTED]
 Renter Name: [REDACTED]
 Rental Start Date: 10-21-2013
 Renter End Date: 11-01-2013

Claim Number: [REDACTED]
 Date of Loss: 10-21-2013
 Received From Renter: \$52.95
 Billed To Others:
 Amount Due: \$211.79
 Amount Paid To Date: \$211.79

Current Bill StatusPrimary StatusPrimary Reason(s)

Reviewed

Secondary StatusSecondary Reason(s)

Paid

Vehicle Information

<u>Vehicle</u>	<u>Rental Start</u>	<u>Rental End</u>	<u>Assnd Class</u>	<u>Appr Class</u>	<u>Make</u>	<u>Model</u>
01	10-21-2013	11-01-2013	CC	CC		VERSA 1.6

Invoice Details

<u>Vehicle</u>	<u>Description</u>	<u>Billed Party</u>	<u>Quantity</u>	<u>Rate</u> <u>(%) (\$)</u>	<u>Percent</u> <u>Covered</u>	<u>Extended</u> <u>Amount</u>
01	Daily Rental Rate	State Farm	12	20.24	80.000	\$194.30
01	Daily Rental Rate	Renter	12	20.24	20.000	\$48.58
01	Sales Tax	State Farm	194.30	9.000	100.000	\$17.49
01	Sales Tax	Renter	48.58	9.000	100.000	\$4.37

Subtotal Less Taxes : \$242.88

Total Taxes : \$21.86

Received From Renter : \$52.95

Amount Due From State Farm : \$211.79

Date: 11-18-2013

Page 1

FOR INTERNAL STATE FARM USE ONLY

Contains CONFIDENTIAL Information which may not be disclosed without express written authorization.

EA14-002.1 000445 LC

State Farm

RBZ000MD

State Farm Mutual Automobile Insurance Company

Auto Rental Bills

Route To: Stacey Vandegraft

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: 10-21-2013

Policy Number: [REDACTED]

Named Insured: [REDACTED]

TAYLOR, KAREN

BILL SUMMARY**Bill Information**

Invoice Number: [REDACTED]

Rental Vendor: HERTZ LOCAL EDITION

Insured Name: [REDACTED]

Renter Name: [REDACTED]

Rental Start Date: 10-21-2013

Renter End Date: 11-01-2013

Claim Number: [REDACTED]

Date of Loss: 10-21-2013

Received From Renter: \$52.95

Billed To Others:

Amount Due: \$211.79

Amount Paid To Date: \$211.79

Current Bill StatusPrimary Status

Reviewed

Primary Reason(s)Secondary Status

Paid

Secondary Reason(s)**Vehicle Information**

Vehicle	Rental Start	Rental End	Assnd Class	Appr Class	Make	Model
01	10-21-2013	11-01-2013	CC	CC		VERSA 1.6

Invoice Details

Vehicle	Description	Billed Party	Quantity	Rate (%) (\$)	Percent Covered	Extended Amount
01	Daily Rental Rate	State Farm	12	20.24	80.000	\$194.30
01	Daily Rental Rate	Renter	12	20.24	20.000	\$48.58
01	Sales Tax	State Farm	194.30	9.000	100.000	\$17.49
01	Sales Tax	Renter	48.58	9.000	100.000	\$4.37

Subtotal Less Taxes : \$242.88

Total Taxes : \$21.86

Received From Renter : \$52.95

Amount Due From State Farm : \$211.79

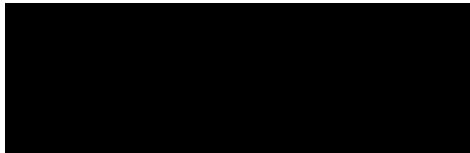
Date: 11-18-2013

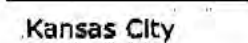
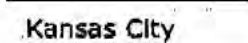
Page 1

FOR INTERNAL STATE FARM USE ONLY

Contains CONFIDENTIAL information which may not be disclosed without express written authorization.

EA14-002.1 000446 LC



State: 
Zip Code: 
Home Phone: 
Work Phone: 
Region: Kansas City

DETAILS OF INCIDENT

*****Note: DO NOT PUT THE VEHICLE IN STORAGE OR PROVIDE LOANERS WITHOUT THE APPROVAL OF THE OFFICE OF THE GENERAL COUNSEL*****

*****NOTE: SEND AUTHORIZATION REQUEST TO FORDCALP@FORD.COM*****

Incident Involves:

☒ Accident ☐ Fire ☐ Injury ☐ Medical Attention Sought

Date of Incident: 6/14/2011 

County in which incident occurred: Greene

Is customer alleging a component defect
CAUSED the incident? ☒ Yes ☐ No

If yes, what type & details:

If no, refer to Escalated Concern Handling
section of the Customer Handling Roadmap

The customer was driving on the Interstate
on her way to work with the roof closed &
the glass shattered above the front seats. I
asked if a rock or debris from a vehicle in
front of her hit the car. Customer stated
there was no vehicles in front of her.

Was a police report filed? ☐ Yes ☒ No

If yes, where:

Has the Insurance company been contacted? ☒ Yes ☐ No

Customer just asked what coverage he had

What did the insurance company advise?

Name and phone number of owner's insurance
company & agent's name: United Insurance. Agent-suzanne. Phone#859-4924

If the vehicle is a conversion unit, who is the
coach builder? none

City:

State:

Zip Code:

Don Vance Ford, Marshfield, MO 65706

Vehicle Location:

None

Attorney Information (if applicable):

None

CVO Contact (If applicable - Fleet Only):

RESOLUTION THAT CUSTOMER IS SEEKING:

Customer want to know if this is covered by warranty.

COMMENTS:

Customer is loyal to our dealership sales and service department.

Submit Request

Powered by: InfoPath Forms Services

[REDACTED]

[REDACTED]



02/18/2013

THE ERSKINE LAW GROUP
MAGGIE ERSKINE
342 S MAIN ST
ROCHESTER, MI 48307

RE: Claim Number: [REDACTED]
Date of Loss: 11/08/2012
Insured: [REDACTED]
Damages: \$1,547.86

Dear Ms Erskine:

Please be advised that the above claim has been reassigned to me for conclusion. We have received your letter dated January 8, 2013 requesting additional information on this claim. Attached is the information you requested.

1. Our insured's statement is attached.
2. A report was not made by the police or fire department.
3. All photographs related to this loss are attached.
4. We do not have an expert report on this claim as our insured took the vehicle to Ford.
5. Repair estimate attached.
6. Complete service history for this vehicle is not available at this time.
7. The loss occurred in Houston, Texas.
8. 1FMCU9J90DU [REDACTED]
9. Mileage is not available at this time.
10. Defective sunroof
11. It's been replaced by Tommy Vaughn Motor
12. Houston, Texas
13. There are no after market additions or modifications to the vehicle that we are aware of.
14. The keys were in the ignition.
15. The engine was running.

Please let me know if you need anything further.

Sincerely,

RE:



2 of 2

Shannon Gibson
Claims Department
Phone: 800-390-6245 x13
Fax: 888-742-5671
Email: SGibson@ShelterInsurance.com

cc:

Claim # [REDACTED]
Insured - [REDACTED]
Loss Date - 11-08-2012

Insured Driver's
Statement

STATEMENT OF VIRGINIA RUTLEDGE

RECORDED BY: Adam Bass
RECORDED ON: November 15, 2012
TRANSCRIBED BY: Johnnie Clair
TRANSCRIBED ON: February 15, 2013

This is Adam Bass with Shelter Insurance®. This is Claim Number [REDACTED]. It is Thursday, November the 15th, 2012. It is 11:36 a.m. I'm speaking with, uh, [REDACTED].

Q. [REDACTED] is it okay if we record this call for quality assurance?

A. Yes.

Q. Okay and [REDACTED] your insured is, uh, [REDACTED]. Uh, what is your relationship to him?

A. He's my father.

Q. Okay and if you would, uh, just describe to me, uh, what took place in this loss?

A. I was driving my 2013 Ford Escape to work in the morning; driving down the interstate; uh, and my sun roof glass broke; the glass exploded basically.

Q. Okay what interstate were you traveling on?

A. Interstate 10 in Houston and I was traveling east.

Q. That's Houston, Texas?

A. Houston, Texas.

Q. Okay and, uh; did you notice; did anything hit your vehicle or anything; did you find anything on the inside that is a rock or anything like that?

A. Find any evidence that something hit my vehicle; though it was on the top of my vehicle, so.

Q. Okay; okay was it, I mean was it close to any buildings; did any you know when this occurred did any vehicles or anything pass you or anything like that?

A. No I wasn't close to any buildings; I wasn't close to any vehicles. I'd say; I would say the closest vehicle was 20 yards away and I wasn't driving underneath an overhead pass or anything.

Q. Okay besides the, uh, the sunroof glass is there any other physical damage to the vehicle?

A. No.

- Q. Okay and, uh; what are the; after the, after the loss occurred, what did, uh, what'd you do with the vehicle?
- A. I drove to work and inspected it and then I called the Ford Dealership and took it there to have them inspect it.
- Q. Okay what's the; which dealership is that?
- A. Tommy Vaughn Ford Dealership in Houston, Texas.
- Q. Okay and what did, uh; what did you find out; the, from when they looked at it?
- A. They weren't really sure what happened; they took pictures and submitted to Ford Motor Company which I'm guessing its Headquarters and they stated that there was a whole in the center is what it was; have you (inaudible, voice distorted)...broken upon, uh, impact; uh, versus (inaudible, unclear speech); which was the single mine or something to that effect.
- Q. Okay then it; then Ford have a representative or you know look at the vehicle physically or did they just look at the photos?
- A. Ford just looked at the photos.
- Q. Okay; and the vehicle is currently still at, uh, Tommy Vaughn Ford?
- A. Yes.
- Q. Okay, uh, is there anything else, uh, in regards to, uh, what occurred that we haven't talked about?
- A. I don't think so.
- Q. Okay, uh, with your permission then, if there's nothing else to add I'll go ahead and end the recording.
- A. Sure.
- Q. Okay; uh, once again this is Adam Bass with Shelter Insurance®; it is now 11:39 a.m.

SHELTER INSURANCE COMPANY

Springfield, Illinois
Adam Bass 618-548-1767
PO Box 6008, Columbia, MO 65205
Phone: (800) 223-6102
Fax: (888) 742-5671

Claim #:
Workfile ID:

Estimate of Record

Written By: ADAM BASS, 11/15/2012 2:43:05 PM
Adjuster: BASS, ADAM

Insured: [REDACTED] Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Comprehensive Date of Loss: 11/08/2012 12:00 AM Days to Repair: 2
Point of Impact: 28 Glass Deductible: 1000.00

Owner: [REDACTED] Inspection Location: Non Drive-In Appraiser Information: [REDACTED] Repair Facility: [REDACTED]
[REDACTED] sbass@shelterinsurance.com
[REDACTED] (618) 267-7930
MURPHYSBORO, IL [REDACTED]
[REDACTED] Evening

VEHICLE

Year: 2013 Color: [REDACTED] Int: [REDACTED] License: [REDACTED] Production Date: [REDACTED]
Make: FORD Body Style: 4D UTV State: [REDACTED] Odometer: [REDACTED]
Model: ESCAPE 4X4 Engine: 4-2.0L-T VIN: 1FMCU9J90DU [REDACTED] Condition: [REDACTED]
TITANIUM

TRANSMISSION	Overhead Console	AM Radio	Stability Control
Automatic Transmission	CONVENIENCE	FM Radio	ROOF
4 Wheel Drive	Air Conditioning	Stereo	Luggage/Roof Rack
POWER	Tilt Wheel	Search/Seek	SEATS
Power Steering	Cruise Control	Premium Radio	Leather Seats
Power Brakes	Telescopic Wheel	Auxiliary Audio Connection	Heated Seats
Power Windows	Intermittent Wipers	Satellite Radio	Recline/Lounge Seats
Power Locks	Climate Control	SAFETY	WHEELS
Power Driver Seat	Keyless Entry	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Power Mirrors	Alarm	Driver Air Bag	PAINT
Heated Mirrors	Dual Air Condition	Passenger Air Bag	Clear Coat Paint
Memory Package	Steering Wheel Controls	Head/Curtain Air Bags	OTHER
DECOR	Parking Sensors	Front Side Impact Air Bags	Fog Lamps
Dual Mirrors	Remote Starter	Rear Side Impact Air Bags	Rear Spoiler
Privacy Glass	Message Center	4 Wheel Disc Brakes	Signal Integrated Mirrors
Console/Storage	RADIO	Traction Control	Xenon Headlamps

Estimate of Record

2013 FORD ESCAPE 4X4 TITANIUM 4D UTV 4-2.0L-T

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	ROOF						
2	Repl	Front glass	8ASZ54500A18A	1	1,050.87	0.8	
3	Repl	Housing assy	CJ5Z78502C22A	1	702.22	3.0	
SUBTOTALS					1,753.09	3.8	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1,753.09
Body Labor	3.8 hrs @	\$ 107.97 /hr	410.29
Subtotal			2,163.38
Sales Tax	\$ 1,753.09 @	8.2500 %	144.63
Total Cost of Repairs			2,308.01
Deductible			1,000.00
Total Adjustments			1,000.00
Net Cost of Repairs			1,308.01

Please note, it is possible for suppliers to have different pricing structures. In order for Shelter Insurance to obtain the agreed part pricing with shipping, please identify that your sourcing was through CCC Pathways estimating software.

B equals the percentage of depreciation taken on the part and tax.

CAUTION...FAILING TO PRESENT THIS ESTIMATE TO THE REPAIR FACILITY BEFORE REPAIRS MAY RESULT IN ADDITIONAL EXPENSE TO YOU. NO ADDITIONAL PAYMENT WILL BE MADE UNLESS AUTHORIZED BY A COMPANY REPRESENTATIVE.

IN ORDER TO ASSURE YOURSELF OF QUALITY REPAIRS SHELTER INSURANCE COMPANIES RECOMMEND THAT YOU SELECT A REPAIR FACILITY THAT USES THE PROPER EQUIPMENT AND FOLLOWS REPAIR PROCEDURES RECOMMENDED BY THE AUTO MANUFACTURER AND COLLISION REPAIR INDUSTRY.

ILLINOIS LAW REQUIRES THAT VEHICLE REPAIRERS MUST BE LICENSED IN ACCORDANCE WITH SECTION 5-301 OF THE ILLINOIS VEHICLE CODE.

Estimate of Record

2013 FORD ESCAPE 4X4 TITANIUM 4D UTV 4-2.0L-T

Estimate based on MOTOR CRASH ESTIMATING GUIDE. Unless otherwise noted all items are derived from the Guide DR2MK13, CCC Data Date 11/14/2012, and the parts selected are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor information provided by MOTOR may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as AM, Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2012 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a complete list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blend=Blend. BOR=Boron steel.
CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway
Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claims Workstation

Payment View

Payment

Check Options

Payment Confirmation

Original Payment

Surcharge

BW Payment

Claim Number	Unit	Name	Reserve Level	Payment Type	Outstanding Reserve	Payment
	2013 F...		COMP Loss FALL ...	Loss	0 00	1,308 01

Item

Value

In payment of	COMP - 2013 FORD ESCAPE - LESS \$1000 DEDU
Cleared Date	Dec 3, 2012
Claim Number	
Check Status	CLEARED
Bulk Flag	Unchecked

Memo

Please mail draft to Tommie Vaughn Motor Inc. Thank you.

Pay to the Order of TOMMIE VAUGHN MOTOR INC & VIRGINIA
RUTLEDGE

TOMMIE VAUGHN MOTOR INC

1145 N SHEPHERD DR

HOUSTON, TX, 77008 USA

STD011351195

1,308.01 USD

Spell Check

Back

Cancel

EA14-002.1 000459 LC



2012/11/08 20:57







2012/11/08 20:59



**SHELTER
INSURANCE
COMPANIES**

SHELTER MUTUAL
SHELTER GENERAL
SHELTER LIFE

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

DEC 19 2012

OFFICE OF THE
GENERAL COUNSEL

December 10, 2012

FORD MOTOR COMPANY
PO BOX 70
DEARBORN, MI 48121

12-18-12

JC

RE: Claim Number:
Insured:
Date of Loss:
Loss vehicle:
VIN #:

11/8/2012
2013 FORD ESCAPE
1FMCU9J90DU

D065324
margu

Dear Sir or Madam,

We have investigated this loss and have found your company to be the responsible party due to product failure. We settled with our insured and our policy subrogates us to those rights of recovery. We ask that you honor our \$1547.86 subrogation claim. This amount includes our insured's \$1000.00 deductible.

The sunroof glass exploded while our insured was driving down the interstate. We have investigated this claim and have found there have been several reported incidents reported to Ford Motor Company for this type of loss.

Enclosed are documents supporting our claim. We have also included damage photographs showing damage to the sunroof glass of our insured's unit.

To help you evaluate and handle this subrogation claim, we may provide nonpublic personal information. The law allows this to manage the claim. But you are not authorized or permitted to use, disclose, or share this information for any purpose other than evaluating and handling this subrogation claim.

Please make your check payable to Shelter Insurance Companies as subrogee of [REDACTED]. Please forward payment to Shelter Insurance Companies, PO Box 776, Salem, IL 62881.

Section 919.80 of the Rules of the Illinois Department of Insurance requires that our company advise you that, if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Division in Chicago at 100 West Randolph, Suite 15-100, Chicago, Illinois 60601-3251 and in Springfield, Illinois at 320 West Washington, Springfield, Illinois 62767.

Sincerely,

Adam Bass
Claims Department

Phone: 618-548-1767
Fax: 618-548-1765

DRP39125

SHELTER INSURANCE COMPANY

Springfield, Illinois
Adam Bass 618-548-1767
PO Box 6008, Columbia, MO 65205
Phone: (800) 223-6102
Fax: (888) 742-5671

Claim #:
Workfile ID:

Supplement of Record 1 with Summary

Written By: ADAM BASS, 12/10/2012 9:36:35 AM
Adjuster: BASS, ADAM

Insured: [REDACTED] Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Comprehensive Date of Loss: 11/08/2012 12:00 AM Days to Repair: 2
Point of Impact: 28 Glass Deductible: 1000.00

Owner: [REDACTED] Inspection Location: Non Drive-in Appraiser Information: Repair Facility:
[REDACTED] abass@shelterinsurance.com
MURPHYSBORO, IL (618) 267-7930
[REDACTED] Evening

VEHICLE

Year: 2013 Color: [REDACTED] Int: [REDACTED] License: [REDACTED] Production Date: [REDACTED]
Make: FORD Body Style: 4D UTV State: [REDACTED] Odometer: [REDACTED]
Model: ESCAPE 4X4 Engine: 4-2.0L-T VIN: 1FMCU9J90DU [REDACTED] Condition: [REDACTED]
TITANIUM

TRANSMISSION

Automatic Transmission
4 Wheel Drive

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Driver Seat

Power Mirrors
Heated Mirrors
Memory Package

DECOR

Dual Mirrors
Privacy Glass
Console/Storage

Overhead Console

CONVENIENCE

Air Conditioning
Tilt Wheel
Cruise Control
Telescopic Wheel
Intermittent Wipers
Climate Control
Keyless Entry
Alarm
Dual Air Condition
Steering Wheel Controls

Parking Sensors
Remote Starter
Message Center

RADIO

AM Radio

FM Radio

Stereo

Search/Seek

Premium Radio

Auxiliary Audio Connection

Satellite Radio

SAFETY

Anti-Lock Brakes (4)
Driver Air Bag
Passenger Air Bag
Head/Curtain Air Bags
Front Side Impact Air Bags
Rear Side Impact Air Bags
4 Wheel Disc Brakes
Traction Control

Stability Control

ROOF

Luggage/Roof Rack

SEATS

Leather Seats
Heated Seats
Redline/Lounge Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

OTHER

Fog Lamps
Rear Spoiler
Signal Integrated Mirrors
Xenon Headlamps



Supplement of Record 1 with Summary

2013 FORD ESCAPE 4X4 TITANIUM 4D UTV 4-2.0L-T

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	ROOF						
2		Repl Front glass	8A5Z54500A18A	1	1,050.87	0.8	
3	*	S01 R&I Housing assy	CJ5Z78502C22A			<u>3.0</u>	
SUBTOTALS					1,050.87	3.8	0.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1,050.87
Body Labor	3.8 hrs @	\$ 107.97 /hr	410.29
Subtotal			1,461.16
Sales Tax	\$ 1,050.87 @	8.2500 %	86.70
Total Cost of Repairs			1,547.86
Deductible			1,000.00
Total Adjustments			1,000.00
Net Cost of Repairs			547.86

Supplement of Record 1 with Summary

2013 FORD ESCAPE 4X4 TITANIUM 4D UTV 4-2.0L-T

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Deleted Items							
3	Repl	Housing assy	CJ5Z78502C22A	1	-702.22	-3.0	
Added Items							
3	*	S01 R&I Housing assy	CJ5Z78502C22A			3.0	
SUBTOTALS					-702.22	0.0	0.0

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			-702.22
Body Labor			0.00
Subtotal			-702.22
Sales Tax	\$ -702.22 @	8.2500 %	-57.93
Total Supplement Amount			-760.15
NET COST OF SUPPLEMENT			-760.15

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	2,308.01	ADAM BASS
Supplement S01	-760.15	ADAM BASS
Workfile Total:	\$ 1,547.86	
TOTAL ADJUSTMENTS:	\$ 1,000.00	
NET COST OF REPAIRS:	\$ 547.86	

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B equals the percentage of depreciation taken on the part and tax.

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2013 FORD ESCAPE 4X4 TITANIUM 4D UTV 4-2.0L-T

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The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

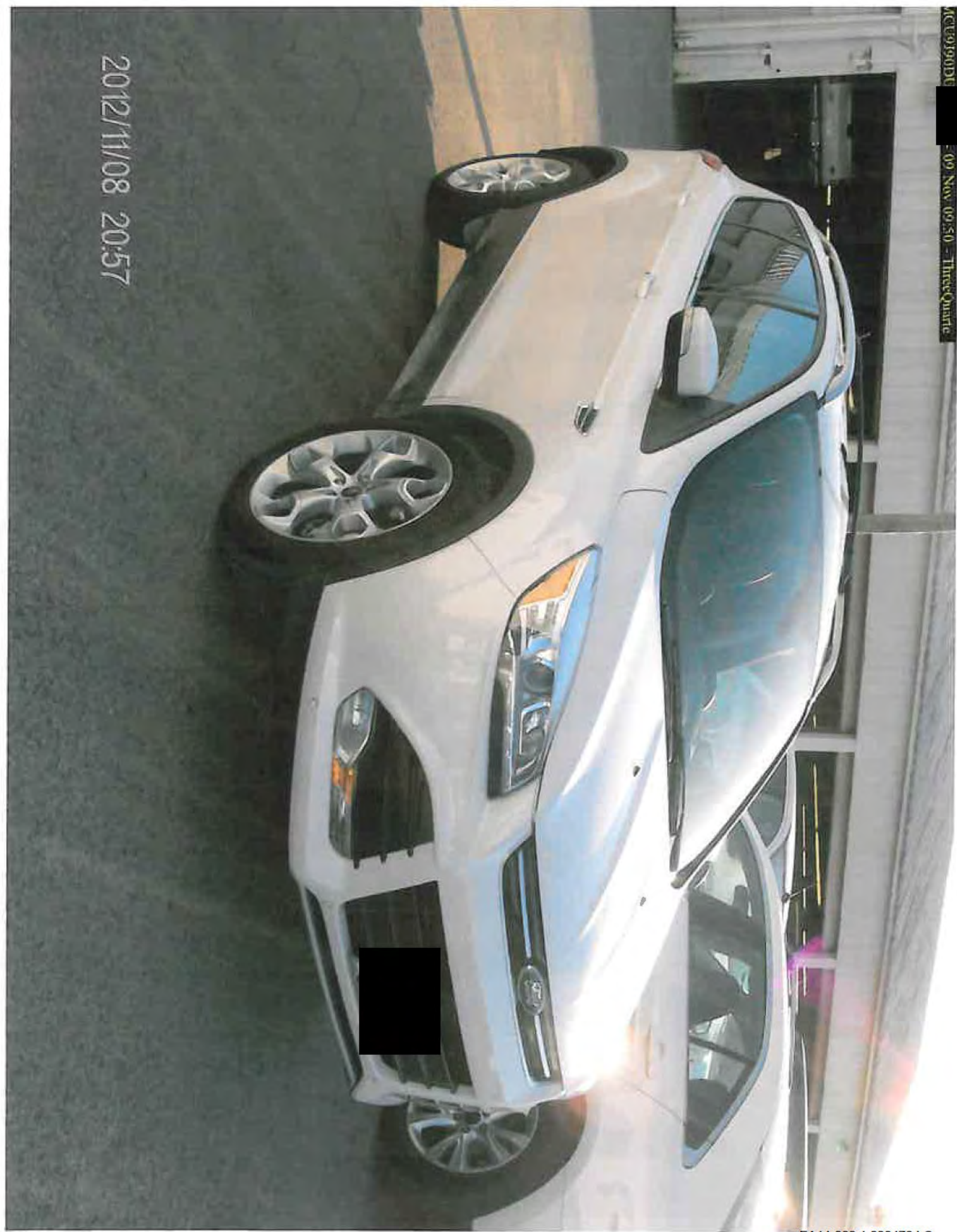
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