

[REDACTED]

[REDACTED]

ATTORNEYS

THE GARNER LAW FIRM

PARALEGALS

OFFICE MANAGER/PARALEGAL

FAX

*ADDITIONAL OFFICES IN
AUSTIN, TEXAS • SAN ANTONIO, TEXAS

ACCOUNTING

Via Email: [REDACTED]

Office of the General Counsel
Ford Motor Company

Re: Texas Farm Bureau's Insured: [REDACTED] and [REDACTED]
Texas Farm Bureau's Claim #: [REDACTED]
Date of Loss: [REDACTED]
[REDACTED] State: [REDACTED]
Responsible Party/Parties: [REDACTED] Haik Ford LTD DBA Mac Haik Ford; Ford Motor Co.
Total Amount Due: \$44,569.82

Dear Ms. [REDACTED]:

We have been retained by Texas Farm Bureau Insurance Company ("Texas Farm Bureau") to pursue a subrogation claim arising from a vehicle fire. The subject vehicle is a [REDACTED] F350 Lariat with VIN # [REDACTED]. Our investigation indicates that Mac Haik Ford in [REDACTED] serviced the subject vehicle on [REDACTED], including replacement of the fuel filter. Please accept this as notice of the fire, loss, and potential warranty claim. I am inviting you (or your expert or representative) to attend a vehicle inspection. This inspection will likely be scheduled for sometime within the [REDACTED]. This inspection will involve the securing, and taking into custody, evidence from the subject vehicle. If you have insurance to cover this loss, immediately forward this letter to your insurance carrier and have them contact me at Ext. [REDACTED].

The total amount of Texas Farm Bureau's subrogation claim is \$44,569.82. In addition, Mr. and Mrs. [REDACTED] had out of pocket expenses, which currently total approximately \$7,228.00.

Please contact me as soon as possible to let me know your (or your expert or representative's) availability. As time is of the essence, I ask for your prompt reply. You may contact me at the above number, [REDACTED] or by email to [REDACTED].

I look forward to hearing from you soon.

Sincerely,

/s/ [REDACTED]
[REDACTED]

/mrc

Our File #: [REDACTED]

Fwd#: 135

Item Lost	description	replacment value	Refurbish
Browning BDM 9mm Auto Pistol	can possibly be refurbished	\$699	\$300
Bank Books/checks & registers	3 checking books & registers	\$200	
Hand Made Bowie Knife - Molybdenum Steel	Maker is no longer living	\$450	
Masonic Books	Masonic teachings	\$54	
Trailer harness connectors	for 7 & 6 prong adapters	\$28	
Sunglasses	1 pair Oakley 1 pair Rayban	\$400	
Cell phone chargers	Verizon 2 chargers	\$65	
Leather work gloves	Wells Lamont Leather	\$24	
Keys to Lodge Buildings	3 sets of keys	\$14	
Masonic Coins & paraphernalia	Coins, lapel pins, awards, badges	\$300	
Yeti Tumblers	1 30oz & 1 20oz tumber	\$65	
Stetson Hat	Griffin 100x Straw	\$155	
Weather-Tech floor liners	full set - front & rear	\$199	
	Grille guard, bumpers, headache		
Ranch Hand Accessories	rack, tool box	\$3,214.95	I have a receipt
Rhino Liner	Spray in Bed Liner	\$400	
5th Wheel Goose-neck trailer hitch	B&W Hitch below bed level	\$425	
Dooney & Bourke Clutch (my Moms)	ladies clutch purse	\$175	
Gardenia Plants	6 plants	\$270	
basket from Walker	my Moms walker can't buy parts	\$90	
		\$7,228	

██████

From: [REDACTED] (L.)
To: [REDACTED] (W.M.); [REDACTED] (S.)
Cc: [REDACTED] (D.); [REDACTED] (S.)
Subject: [REDACTED] (FW: My File # [REDACTED]; TXFB Claim # [REDACTED]; Amtrust Claim # [REDACTED]; EMC Insurance Claim # [REDACTED] 4; (TXFB a/s/o) [REDACTED] Ford and Ford Motor Co.)
Date: [REDACTED]
Attachments: [Notice Ford.pdf](#)
[TLE.PDF](#)
[Payment Log.pdf](#)
[\[REDACTED\] - Items Lost in Fire of F350 \(002\).pdf](#)
[expertreport.pdf](#)
[photos.pdf](#)
[\[REDACTED\] Invoice.pdf](#)
[est and photos.pdf](#)
[RE Fire Inspection F-350 Amtrust No. \[REDACTED\] TXFB No. \[REDACTED\].msg](#)

The attached claim is matter number [REDACTED]. Thanks.

[REDACTED] - Docket Administrator

Office of the General Counsel
Ford Motor Company
World Headquarters
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

PRIVILEGED AND CONFIDENTIAL

This e-mail may contain privileged communications.
If you have received it in error, please delete it immediately and notify the sender.

From: [REDACTED]
Sent: [REDACTED]
To: [REDACTED]
Subject: FW: My File # [REDACTED]; TXFB Claim # [REDACTED]; Amtrust Claim # [REDACTED]; EMC Insurance Claim # [REDACTED] 4; (TXFB a/s/o) [REDACTED] Ford and Ford Motor Co.

[REDACTED] nothing is in FMMS under this VIN.

From: [REDACTED]
Sent: [REDACTED]
To: [REDACTED]
Subject: My File # [REDACTED]; TXFB Claim # [REDACTED]; Amtrust Claim # [REDACTED]; EMC Insurance Claim # [REDACTED] 4; (TXFB a/s/o) [REDACTED] Ford and Ford Motor Co.

Ms. [REDACTED],

Please see the attached Notice Letter regarding the upcoming vehicle inspection. The VIN # is [REDACTED]. I have also attached, for your convenience, the total loss valuation, the payment log, the out of pocket expenses, the Hick Fire Investigation Report by [REDACTED], photos of the vehicle, and the [REDACTED] invoice for recent maintenance work that was performed by [REDACTED].

I will send a global email to all of the interested parties, including yourself, requesting dates for the inspection.

Thanks and feel free to call or email me with any questions.

Sincerely,

[REDACTED]

The Garner Law Firm

[REDACTED]

[REDACTED]

[REDACTED] Facsimile

[REDACTED]

NOTICE OF CONFIDENTIALITY: This communication and any attachments to it are confidential and intended solely for the use of the person to whom it is addressed. The information contained in and transmitted with this email is subject to the attorney-client and attorney work product privilege. If you have received this email in error, please reply and notify the sender immediately. You are hereby notified that any disclosure, distribution, copying, or the taking of any action in reliance on the contents of this information is unauthorized and prohibited. Any email erroneously transmitted to you should be immediately destroyed. Nothing in this message may be construed as a digital or electronic signature of any employee of The Garner Law Firm.

Date: [REDACTED]
Estimate ID: [REDACTED]
Estimate Version: 0
Committed
Profile ID: TFB

[REDACTED] FARM BUREAU CASUALTY * [REDACTED] FARM BUREAU UNDERWRITERS
[REDACTED] FARM BUREAU MUTUAL * FARM BUREAU COUNTY MUTUAL INS CO OF [REDACTED]

[REDACTED] FARM BUREAU INSURANCE COMPANIES

Fax: [REDACTED]
Email: [REDACTED]

This is an estimate only, and is the basis for determining the Actual Cash Value of the damage. This is not an authorization to repair. By law, you have the right to select where your vehicle is repaired as well as the parts used to repair it. However, [REDACTED] FARM BUREAU INSURANCE COMPANIES is not required to pay more than reasonable amount for the damages. You may be required to pay the difference.

Any additional damages found will have to be inspected, or approved for reimbursement by a representative of [REDACTED] FARM BUREAU INSURANCE COMPANIES.

Damage Assessed By: [REDACTED]

Adjustor: [REDACTED]

Classification: Field

Condition Code: Good

Type of Loss: Comprehensive

Date of Loss: [REDACTED]

Deductible: 500.00

Policy No: [REDACTED]

Claim Number: [REDACTED]

Insured: [REDACTED]

Owner: [REDACTED]

Address: [REDACTED]

Telephone: Cell Phone: [REDACTED]

Home Phone: [REDACTED]

[REDACTED] Service: 911297

Description: [REDACTED] Ford Super Duty F-350 Lariat

Body Style: 4D Pickup 8' Bed 172" WB

VIN: [REDACTED]

Mileage: 59,000

OEM/ALT: A

Parts Profile: HOU2

Color: WHITE

Drive Train: 6.7L Turbo Inj 8 Cyl Dsl 2WD

License: [REDACTED]

Parts Profile Version: 10

Options: PASSENGER AIRBAG, POWER DRIVER SEAT, POWER LOCK, POWER WINDOW, POWER STEERING
REAR WINDOW DEFOGGER, AIR CONDITION, CRUISE CONTROL, TILT STEERING COLUMN
AM/FM STEREO, DRIVER AIRBAG, HEATED EXTERIOR MIRROR, REAR (DUAL-ZONE) AC
LEATHER SEAT, POWER PASSENGER SEAT, FRONT SIDE AIRBAG WITH HEAD PROTECTION
PREMIUM SOUND SYSTEM, ANTI-LOCK BRAKE SYS., TRACTION CONTROL, FOG LIGHTS
ALUM/ALLOY WHEELS, REARVIEW CAMERA, ADJUSTABLE FOOT PEDALS, ANTI-THEFT SYSTEM
AUXILIARY INPUT, BLUETOOTH WIRELESS CONNECTIVITY, LEATHER STEERING WHEEL
SATELLITE RADIO, CD PLAYER, TOW HITCH RECEIVER, POWER ADJUSTABLE EXTERIOR MIRROR
PRIVACY GLASS, AUTO AIR CONDITION, TRIP COMPUTER, FIRST ROW BUCKET SEAT
SIDE AIRBAGS, AUTOMATIC HEADLIGHTS, SECOND ROW SIDE AIRBAG WITH HEAD PROTECTION
INTERIOR AUTOMATIC DAY/NIGHT OR ELECTROCHROMATIC MIRROR, DUAL REAR WHEELS
MP3 PLAYER, DRIVER SEAT WITH POWER LUMBAR SUPPORT, ELECTRONIC PARKING AID
FRONT SEATS WITH POWER LUMBAR SUPPORT, KEYLESS ENTRY SYSTEM
POWER FOLDING EXTERIOR MIRRORS, REAR BENCH SEAT, STEERING WHEEL AUDIO CONTROLS

ESTIMATE RECALL NUMBER: [REDACTED]

[REDACTED] Data Version: OEM: APR_18_V

Alternate Parts: [REDACTED]

Copyright (C) [REDACTED] International

Software Version: 7.1.228

All Rights Reserved

Page 1 of 3

[REDACTED] LC SV

Date: [REDACTED]
Estimate ID: [REDACTED]
Estimate Version: 0
Committed
Profile ID: TFB

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/ Part Number	Dollar Amount	Labor Units
Special/Manual Entry							
1	900500	BDY *	ACCESS/INSPECT	VEHICLE IS AN OBVIOUS TOTAL LOSS	Sublet	0.00 *	0.0*
2				TOTAL BURN SEE PHOTOS			
3				DAMAGES EXCEED 100 % OF ACV			

* - Judgment Item

Estimate Totals

				Add'l Labor Amount	Sublet Amount	Totals			Amount
I.	Labor Subtotals	Units	Rate				II.	Part Replacement Summary	
	Labor Summary	0.0				0.00		Total Replacement Parts Amount	0.00
III.	Additional Costs					Amount	IV.	Adjustments	Amount
	Total Additional Costs					0.00		Insurance Deductible	500.00-
							Subtotal of Adjustments Exceeds Gross Total		
								Customer Responsibility	0.00
							I.	Total Labor:	0.00
							II.	Total Replacement Parts:	0.00
							III.	Total Additional Costs:	0.00
								Gross Total:	0.00
							IV.	Total Adjustments:	0.00
								Net Total:	0.00
							TOTAL LOSS		

Point(s) of Impact

16 Non-Collision (P), 19 All Over (S)

Inspection Site: DEGALDO WRECKER SERVICE
Address: [REDACTED]

Inspection Date: [REDACTED]

This estimate may include parts supplied by a source other than the manufacturer of your motor vehicle. The parts labeled as Quality Replacement Parts (Aftermarket parts) and parts labeled Quality Recycled Parts (LKQ Parts) used in the preparation of this estimate

ESTIMATE RECALL NUMBER: [REDACTED]

Data Version: OEM: APR_18_V

Alternate Parts: [REDACTED]

Copyright (C) [REDACTED] International

Software Version: 7.1.228

All Rights Reserved

Page 2 of 3

PE24-014 001063 LC SV

Date: [REDACTED]
Estimate ID: [REDACTED]
Estimate Version: 0
Committed
Profile ID: TFB

are warranted for fit and performance for as long as you own the vehicle. For powertrain/drivetrain or other wearable components, the warranty is limited to the original equipment manufacturer warranty for the new replacement part, or your remaining factory warranty, whichever is longer.

INFORMATION
REDACTED
Pursuant to
THE FREEDOM OF
INFORMATION ACT
(FOIA), 5 U.S.C.
552(B)(6)

ESTIMATE RECALL NUMBER: [REDACTED]

[REDACTED] Data Version: OEM: APR_18_V

Alternate Parts: [REDACTED]

Copyright (C) [REDACTED] International

Software Version: 7.1.228

All Rights Reserved

Page 3 of 3

PE24-014 001064 LC SV

ALL INFORMATION
CONTAINED
HEREIN IS
UNCLASSIFIED
DATE 05-15-2014
BY 60322
Pursuant to
the provisions of
Executive Order 13526, 5
U.S.C. 552(B)(6)

ALL INFORMATION
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HEREIN IS
UNCLASSIFIED
DATE 08-14-2014
BY 60322 UCBAW/STP

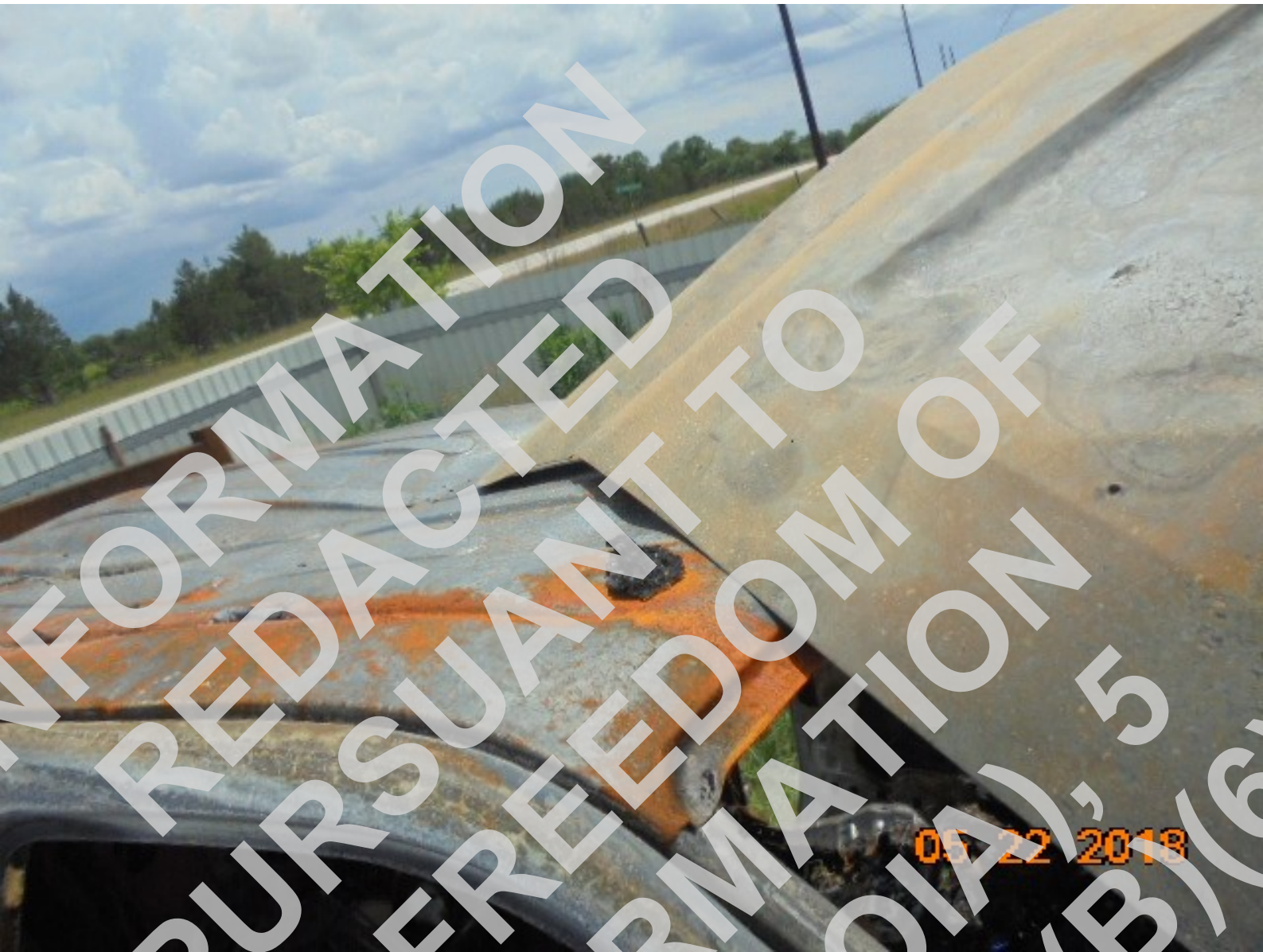
INFORMATION
REDACTED
PURSUANT TO
THE FREEDOM OF
INFORMATION ACT (FOIA), 5
U.S.C. 552(B)(6)

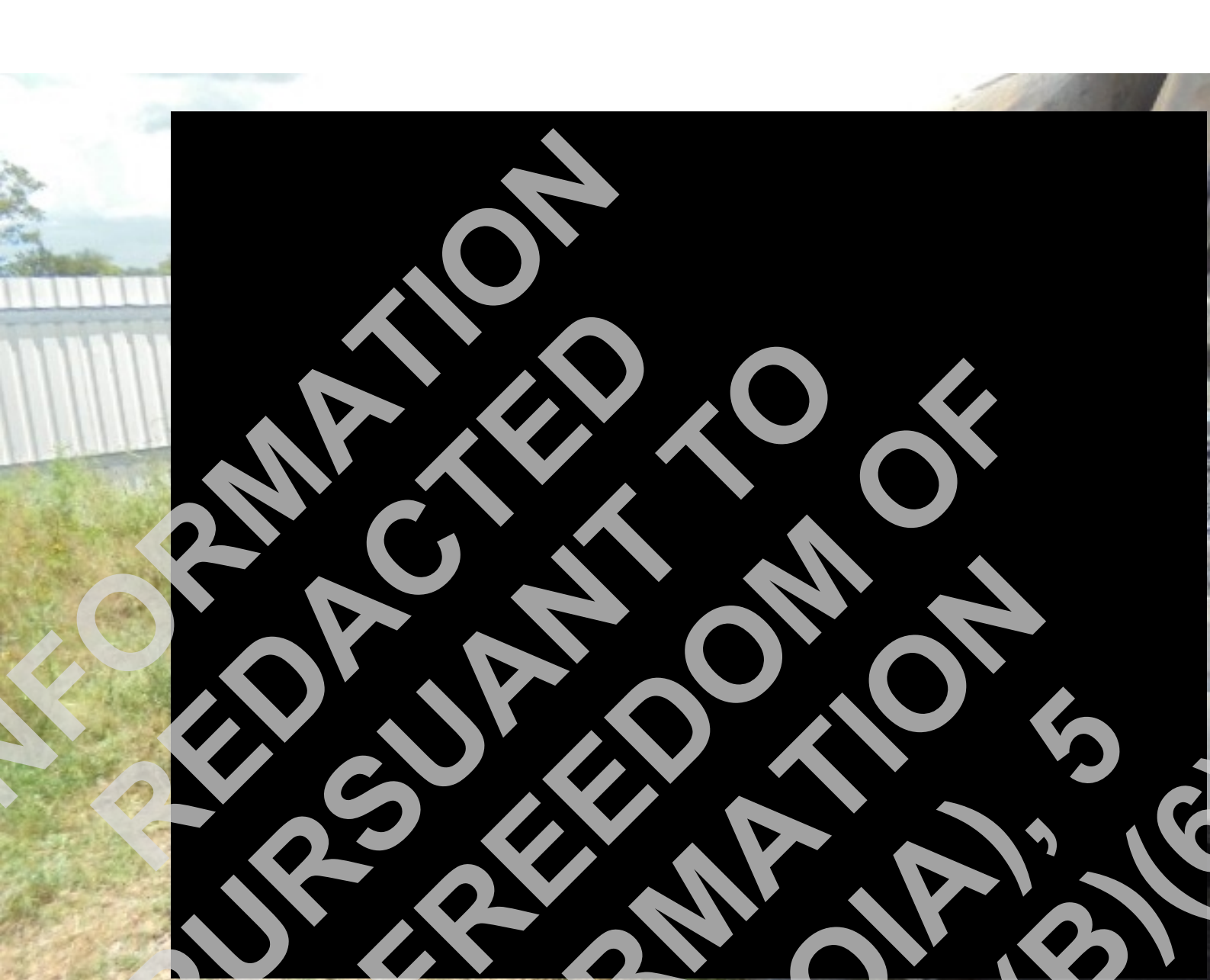












ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 08-01-2014 BY 60322
P.014 001072

ALL INFORMATION
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UNCLASSIFIED
DATE 05-15-2014
BY 60322
U.S.C. 552 (B)(7)(D)

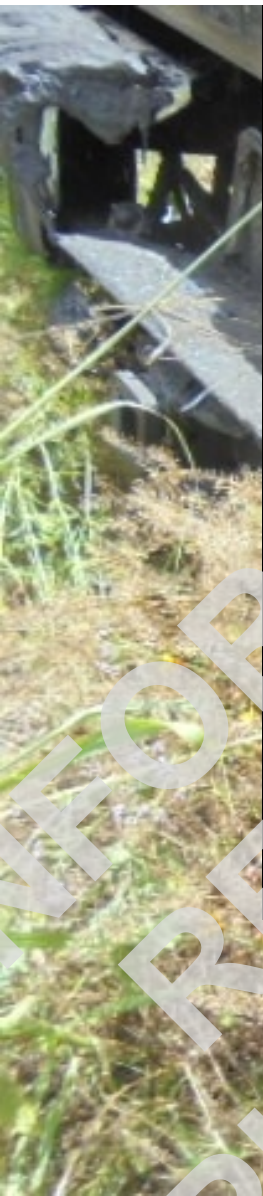












06/22/2018







ALL INFORMATION
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HEREIN IS UNCLASSIFIED
DATE 05-22-2018 BY 60322
U.S.C. 552 (B) (7) (D)







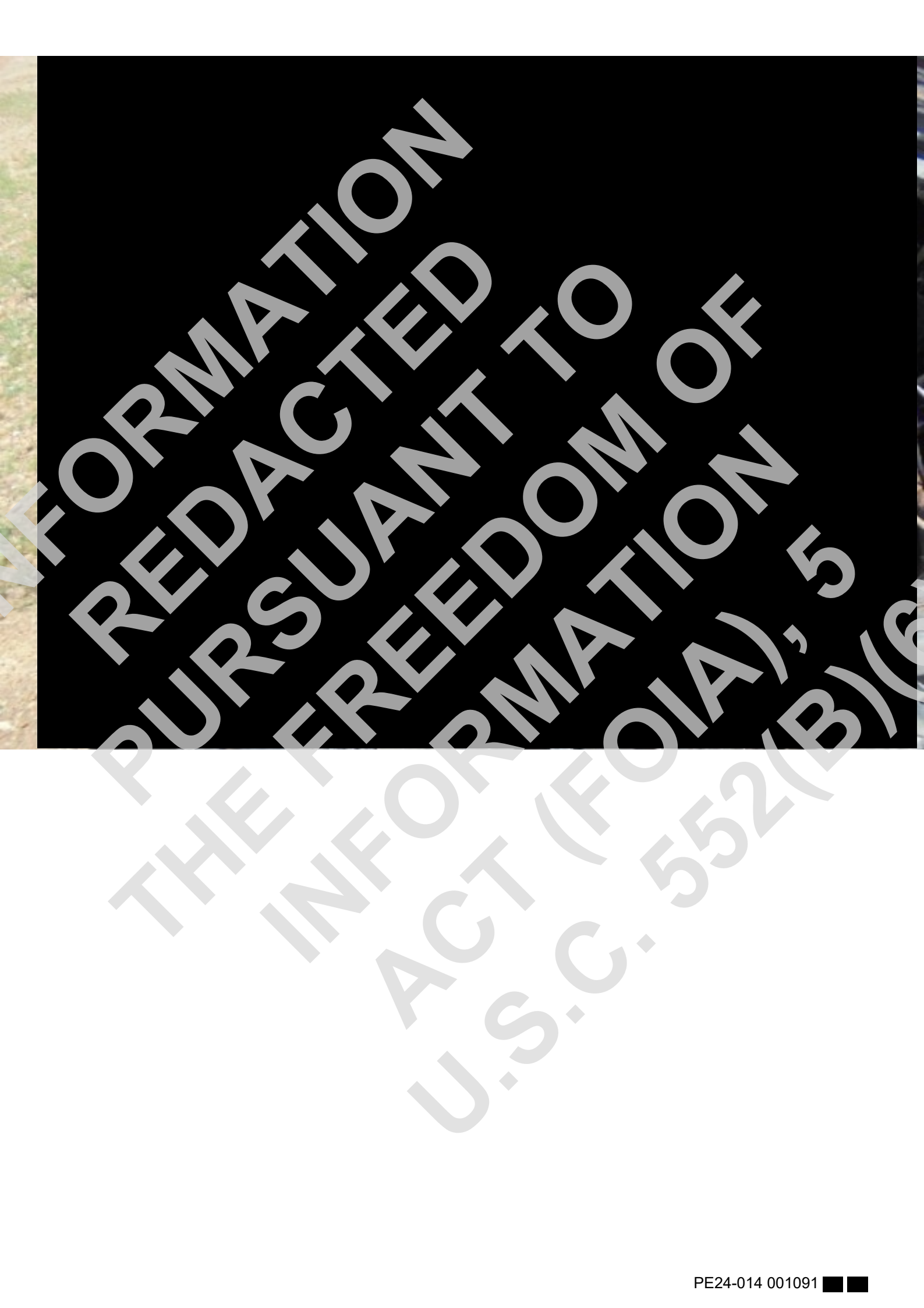




ALL INFORMATION
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DATE 08-14-2014 BY 60322
Pursuant to
Executive Order 13526, 5
U.S.C. 552(B)(6)

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DATE 08-15-2014
BY 60322 UCBAW/STP

INFORMATION
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PURSUANT TO
THE FREEDOM OF
INFORMATION ACT (FOIA), 5
U.S.C. 552(B)(6)



11/11



ALL INFORMATION
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DATE 05/15/2014 BY 60322
U.S.C. 552(B)(6)



ALL INFORMATION
HAS BEEN REDACTED
PURSUANT TO
THE FREEDOM OF
INFORMATION ACT (FOIA), 5
U.S.C. 552(b)(7)(C)

05/22/2018





ALL INFORMATION
CONTAINED
HEREIN IS UNCLASSIFIED
DATE 05-22-2018 BY 60322
PENDING
U.S.C. 552 (b) (7) (D)

05 22 2018

City, State & ZIP _____

Phone No. _____

Year _____

VIN No. _____

Location _____

Towed To _____

Driver _____

Non Commercial Car _____

Mileage _____

Mileage (en route) _____

Mileage (towed) _____

Lab _____

Extra Labor _____

Wait Time _____

Additional Truck _____

Flat Bed _____

Recovery _____

TOTAL WRECKER SERVICE FEES

EE Employee _____

Release Date _____

Release Time _____

Scene Coordinator _____

Dangerous Conditions _____

Fuel Adjustment _____

Sublet Charges _____

Miscellaneous Charges _____

Price per Pound _____



40000

Demo Truck

VSF No. _____

Wrecker Service Fees _____

Impoundment Fee _____

Date _____ ERP MVR INVENTOR _____

05 22 2018

Hicks Fire Determination & Investigative Group



FIRST REPORT

FDI FILE:



CLIENT

Texas Farm Bureau
2000 S. Market #308.
Brenham, TX 77833

ATTN

INSURED

LOCATION

POLICY #:

CLAIM #:

DATE OF LOSS

05-18-18



Reports are furnished only to the client. All information is privileged and confidential. Release of reports or information is the sole responsibility of the client.

AUTHORIZATION AND INSTRUCTIONS

An assignment was received on May 21, 2018 requesting that I conduct an origin and cause investigation into a fire loss which occurred to a 2015 Ford F350 Diesel pickup owned by [REDACTED]. The fire occurred on May 18, 2018 at Ryan Ford in Sealy, TX. The investigation took place on May 22, 2018.

ENCLOSURES

1. 63 Photos
2. Mac Haik Ford service records

PROPERTY

The property covered by the scope of this investigation was a 2015 Ford F350 pickup truck, bearing Texas license plate [REDACTED]. The truck had a 6.7 Liter diesel engine, and was reported to have just less than 59,000 miles.

The vehicle was last serviced on May 4, 2018 at Mac Haik Ford dealership in Victoria, Texas. Attached with this report are the service invoices which show the following work.

1. Oil and filter change
2. Quick lane multi- point inspection
3. 6.7 diesel fuel filter replacement
4. Air filter replacement
5. Battery service
6. Six tires , mounted and balanced

AUTHORITIES HAVING JURISDICTION

The authorities having jurisdiction was the Sealy, TX fire department. No other law enforcement agencies are involved in the investigation of this fire to my knowledge.

WEATHER HISTORY

The weather was not an issue in this fire.

SECURITY OF THE BUILDING

The vehicle was being driven by the insured at the time of the fire. His [REDACTED] was a passenger in the vehicle. Security of the vehicle is not an issue.

FIRE SCENE EXAMINATION

The vehicle and the scene were examined on May 22, 2018. Prior to conducting my examination I contacted [REDACTED] and discussed the circumstances leading up to the time of this fire. On May 4, 2018 he had the vehicle at Mac Haik Ford in Victoria, Texas where he had it serviced and six new tires installed. He estimated he has driven nearly seven hundred miles since he got the truck out of the shop. Approximately three

hundred of those miles were driven the day of the fire from his ranch to Houston and back to Sealy, Texas where the fire occurred.

He was a few miles from Sealy when the low fuel pressure warning appeared. He called a friend and was told to stop at the nearest shop. As soon as he hung up he saw [REDACTED] Ford on the feeder road and pulled off the freeway. The reduced engine power warning then came on. As he was pulling into the dealership he observed a mist of diesel fuel spraying onto the windshield. He stopped at the front of the service bay, and when the automatic overhead door opened the engine compartment ignited.

He exited the truck and helped his [REDACTED] out of the passenger side. After exiting the vehicle he observed a pool of diesel on the ground.

I first examined the damage at Ryan Ford dealership in Sealy, TX. The exterior ceiling and walls outside the service department sustained heavy fire damage. The overhead roll up doors was closed but showed heat damage. There was minor damage on the interior south side of the shop. There was a large area under and around the location of the vehicle where the slab was heavily discolored. The size of the area was consistent with the insured's statement of a pool of diesel on the ground.

I next traveled to the Delgado salvage yard and met [REDACTED] and inspected the vehicle. The vehicle showed heavy fire damage throughout the entire vehicle. The engine compartment was heavily burned with the most complete burning on the driver side. The right front tire and head lamp assembly were intact, while the driver side was both destroyed. The duel cab was completely burned with virtually all combustible material consumed. The bed and duel tires on both sides were heavily burned. The rear bumper and tailgate were burned only on the driver side. The damage to the rear

portion of the truck appears consistent with the slab being slightly sloped away from the building allowing the pool of fuel to migrate to the rear of the truck.

Based on the eye witness account that the first fire was in the engine compartment I concentrated my inspection there. The overall damage indicated the heaviest burn and most complete consumption of parts was at the rear of the engine compartment on the driver side. The radiator core was intact. The air conditioner and heater cores were intact under the passenger side of the dash. The master cylinder was consumed. All fire patterns representing movement and intensity show the fire originated on the driver side and to the rear of the engine compartment.

The warning signals received prior to the fire as well as the spraying mist of fuel on the windshield are consistent with a pressurized fuel leak. The upper fuel filter which was recently replaced is located on the upper driver side of the engine. There are flexible fuel lines that connect between the steel fuel lines and the filter housing. These flexible lines have plastic quick connections at the filter. The flexible lines and their connections were consumed.

I have researched a chat forum [REDACTED]

[REDACTED] There are several cases with virtually the same warnings and fuel leaks caused by an improperly installed flexible fuel line after replacing a fuel filter. In some of the cases the work had been done weeks prior to the leaks.

I also researched utube.com under 2015 F350 diesel fuel filter replacement. The upper filter with the two flexible lines with the quick connect couplers have completely different locking mechanisms on the two couplers. The video teaches that if the couplings are clicked on but not properly locked into place they can work loose. With the motor

running this would result in a pressurized leak, the loss of fuel pressure, a loss of power, and possibly a fire.

CONCLUSIONS

Based on all the evidence available at this time it is my opinion the fire originated in the rear driver side of the engine compartment. Based on the circumstantial evidence observed and reported at the inception of the fire it is my opinion the most probable cause of this fire was a pressurized leak after the Mac Haik technician improperly installed the fuel line after replacing the fuel filter.

METHODOLOGY

The compilation and analysis of the factual data evaluated in this fire loss has been based on the Scientific Method as prescribed in *The National Fire Protection Association (NFPA) National Fire Codes – NFPA # 921 – Guide for Fire and Explosion Investigation*. The professional level of performance required for fire investigators has been adhered to as per *NFPA # 1033 – Standard for Professional Qualifications for Fire Investigator*. Additional literature referenced for methodology includes publications of the American Society of Testing Materials, National Fire Protection Association, Curriculums of the National Fire Academy, and other related literatures.

This investigation by Billy Palmer (Hicks Fire Determination and Investigative Group, Inc.) is based upon a systematic approach recognized by the relevant scientific fire

community. Billy Palmer's (Hicks Fire Determination and Investigative Group, Inc.) methodology and technique has been subjected to peer review.

Fire scene reconstruction has been performed. [NFPA Handbook] Testing to support methodology and technique utilized has been established by the literature of the NFPA. The goal of the {NFPA 921} Committee is to "provide guidance to investigators that is based on accepted scientific principles or scientific research". The material within NFPA 921 and NFPA 1033 is prepared for general use and not directed to any particular judicial action pending. This literature is objective and based on scientific principles, technology, and methodology.

The formation of the above captioned conclusions are based upon the existence, maintenance and utilization of relevant NFPA and ASTM codes, standards, guidelines, or recommended practices when possible. This literature has widespread acceptance in the scientific community.

The hypotheses presented have withstood all appropriate challenges while all reasonable alternatives to the hypotheses have been considered and eliminated due to their failure to withstand a valid challenge.

I appreciate this assignment and should you have any questions or comments, please do not hesitate to contact me.

Respectfully submitted,

A large black rectangular redaction box covering the signature and name of the submitter.

For the firm