



CO



The Ohio Casualty Group of Insurance Companies

CLAIM DEPARTMENT: 275 W. Campbell Road, Suite 601, P.O. Box 833826, Richardson, Texas 75083-3826
Telephone: 214/487-8606 or 800/768-8600, Fax: 214/487-8375 or 800/664-8433

DENNIS R. GHRAM, A.I.C., Claims Manager
Allan D. Faber, Sr. Claims Supervisor



AUGUST 20, 1996

FORD MOTOR COMPANY
PARKLANE TOWERS WEST, SUITE 400
THREE PARKLAND BLVD
DEARBORN, MI 48126-2568
ATTN: DAVENE FAJACK

RE: OUR INSURED: [REDACTED]

CLAIM NO:

YOUR NO:

0296CB50605

DEAR MS FAJACK:

THIS WILL ACKNOWLEDGE RECEIPT OF YOUR LETTER DATED AUGUST 12, 1996.

PLEASE FIND ENCLOSED OUR ENGINEER'S REPORT ON THE 1995 FORD ECONOLINE VAN, OWNED AND OPERATED BY ACUTRON COOLING AND HEATING. THIS VEHICLE IS LOCATED AT BIG D AUTO SALES, 1623 E 8TH ST, DALLAS, TX 75203 FOR YOUR INSPECTION. THEIR TELEPHONE NUMBER IS 214-948-3331.

VERY TRULY YOURS,

DIANE JENSEN
CLAIMS REPRESENTATIVE



G A R R E T T
ENGINEERS, INC.

PREPARED FOR

MS. DIANE JENSEN

OHIO CASUALTY INSURANCE GROUP

275 WEST CAMPBELL, SUITE 501

RICHARDSON, TEXAS 75083-3826

CONCERNING


OUR CASE NO.: 0296CE50605



G A R R E T T
ENGINEERS, INC.

July 18, 1996

Ms. Diane Jensen
OHIO CASUALTY INSURANCE GROUP
275 West Campbell, Suite 501
Richardson, Texas 75083-3826

Re: [REDACTED]
Date of Loss: 1/27/96

Your Insured: [REDACTED]
Claim No.: [REDACTED]
Our Case No.: 0296CE50605

Dear Ms. Jensen:

OVERVIEW:

A Ford Econoline van owned and operated by [REDACTED] Inc. was involved in a fire that burned the instrument panel, windshield, and other components in the forward part of the interior.

ASSIGNMENT:

You assigned GARRETT ENGINEERS, INC. to inspect the vehicle and determine the point of origin of the fire and its cause.

CONCLUSION:

It is the writer's opinion that the fire originated in the upper portion of the instrument panel approximately in the center of the vehicle. The cause of the fire was more likely as not due to an overheated electrical component within the instrument panel that ignited plastic wire insulation and air conditioning ducting. Heat from the burning instrument panel shattered the front windscreen of the vehicle.

The components involved in the fire appeared to be original equipment provided by the van manufacturer, there was no evidence of repairs or modifications to the electrical system.

A commercial communications radio had been installed under the driver's seat. Inspection revealed no evidence that it had contributed to the fire.

DISCUSSION:

Initial inspection revealed a late model Ford Econoline Van that had sustained fire damage to the cab interior and windshield (photos 1 and 2). The vehicle's engine compartment, undercarriage, fuel tank, and fuel system were not involved. The cab floor pan and cargo bed floor were intact and not scorched or burned.

Closer inspection indicated that the fire more heavily involved the upper portion of the instrument panel in the vicinity of the original equipment am/fm radio (figure 3). Although heavily damaged by the fire, the radio did not appear to be the origin of the blaze.

Further examination revealed wiring and an electrical component within the fire origination area that was likely the ignition source. Although too heavily damaged to determine its exact function, the component shown in photo 4 was probably mounted close to the point of the fire's origin and most likely ignited due to an electrical short. Once the fire was ignited it was supported by the vehicle's wiring insulation, air conditioning ducting, and instrument panel padding.

This writer's conclusions and opinions were based upon examination of the damaged vehicle.

Thank you for calling GARRETT ENGINEERS, INC. If you should have any questions regarding this report, or if we may assist you further, please do not hesitate to contact our office.

Respectfully submitted,
GARRETT ENGINEERS, INC.



Leslie O. Wilkins, P.E.
Mechanical Engineer



LOW/mdg

Enclosures: 4 Photographs

GARRETT
ENGINEERS, INC.

Re: [REDACTED] - 2
Photographs



Photo 2. Cab interior damage.

ERG5-805-LC-8317



Photo 3. Instrument panel.



Photo 4. Electrical component.

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CLAIM DEPARTMENT: 275 W. Campbell Road, Suite 401, P.O. Box 83828, Richardson, Texas 75083-3828
Telephone: 214/497-9600, Fax: 214/497-9375, Toll Free: 1-800-788-8900

DENNIS R. GHAM, AIC, Claims Manager
Allen D. Faber, Sr. Claims Supervisor

RECEIVED
D.G. HENDERSON
MAY 28 1996
OFFICE OF THE
GENERAL COUNSEL

MAY 20 1996

May 21 96 Tue

RECEIVED
MAY 21 1996

FORD MOTOR COMPANY
ATTN LEGAL DEPARTMENT
DEARBORNE, MI 48126

J. M. NEGERLE

RE: INSURED: [REDACTED]
DATE OF LOSS: 01 / 12 / 96
CLAIM NO.: [REDACTED]

RECEIVED
FORD MOTOR COMPANY
CLAIMS UNIT
MAY 29 1996
OFFICE OF THE
GENERAL COUNSEL

96-4960 AC ✓

DEAR SIR:

ON JANUARY 27, 1996, OUR INSURED, [REDACTED] HAD A FIRE IN THEIR 1995 FORD ECONOLINE VAN RESULTING IN A TOTAL LOSS. THE VEHICLE VIN # IS 1PTEB14Y7S [REDACTED] AND AT THE TIME OF THE LOSS HAD APPROXIMATELY 27,000 MILES ON IT.

OUR INVESTIGATION INDICATES THAT THE FIRE ORIGINATED UNDER THE HOOD OF THE VEHICLE IN THE AREA OF THE FM/AM RADIO WHICH WAS FACTORY INSTALLED. WE THEREFORE, BELIEVE THIS SHOULD FALL UNDER WARRANTY. OHIO CASUALTY INSURANCE COMPANY HAS MADE PAYMENT TO OUR INSURED IN THE AMOUNT OF \$18,388.00 AND UNDER OUR SUBROGATION RIGHTS WE ARE LOOKING TO YOU FOR REIMBURSEMENT OF THIS AMOUNT.

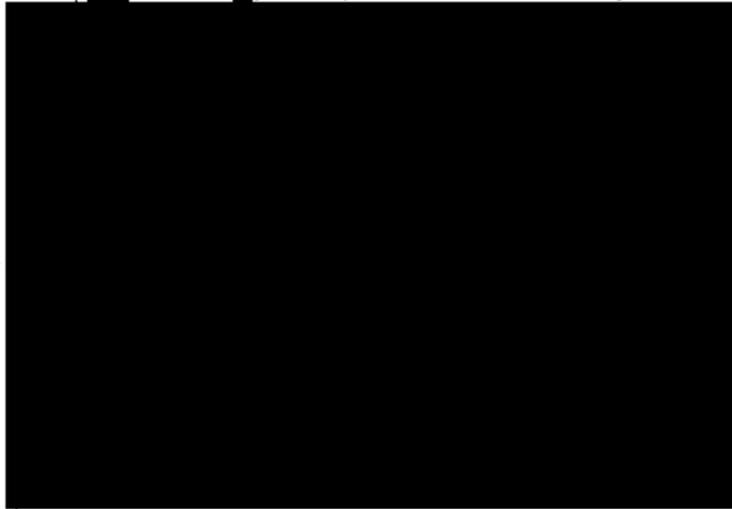
THIS LETTER WILL SERVE AS NOTICE OF OUR SUBROGATION CLAIM AND YOUR PROMPT ATTENTION WILL BE APPRECIATED.

VERY TRULY YOURS,

Diann Jensen
DIANN JENSEN
CLAIMS REPRESENTATIVE

96 MAY 24 P 2:31

ENRIS-005-LC-0319



MARKET CLAIM OFFICE
P.O. BOX 5708
LAKELAND FL 33867

PHONE NUMBER: 941-644-5471
OFFICE HOURS: MONDAY-FRIDAY 8:00-4:30

Allstate
You're in good hands.

September 14, 1998

FORD OFFICE OF GENERAL COUNCIL, PARKLANE TWRB WEST
3 PARKLANE BLVD STE. 300
DEARBORN MI 48126

Allstate [REDACTED]
Claim Number: [REDACTED] BAC
Our Insured: [REDACTED]
Date of Loss: August 19, 1998



Please be advised that we will be seeking subrogation on a product liability claim on our insured's 1998 Ford Ranger, vin# 1ftxr1lx8w [REDACTED]

We will hold the the 1998 Ford Ranger for 60 days at Insurance Auto Auctions, located at 1208 17th st east, Palmetto, Fl. 34221, phone#- 1800-729-7004, if you would like to inspect the vehicle.

Evidence of the cause of the fire is located at Superior Investigations of Florida, in New Port Richey, Fl. Their phone # is 1-800-779-2858. File # A808202.

If we do not hear from you we will sell the vehicle for salvage in 60 days.

Sincerely,

ANDRES M. CABRERA
Allstate Property-Casualty Claim Service Organization

SM07/0/02/1

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA

CASE NO.:

████████████████████
as subrogee for: ████████████████████

Plaintiff,

vs.

BARTOW FORD COMPANY AND
FORD MOTOR COMPANY

Defendants.

COMPLAINT

Plaintiff, ████████████████████ ("ALLSTATE"), as
subrogee for ████████████████████ sue Defendants, BARTOW FORD
COMPANY ("BARTOW"), and FORD MOTOR COMPANY, ("FORD"), and states
as follows:

FACTS COMMON TO ALL COUNTS

1. This is an action for damages for more than \$15,000.00.
2. At all times material, BARTOW was a Florida corporation.
3. At all times material, FORD operated, conducted, engaged
in or carried on a business in Florida.
4. On or about April 28, 1998, ██████████ purchased a new 1998
Ford Pick Up with Vin 1FTR11X8W██████████ ("TRUCK"), from BARTOW.
ADAIR does not have in his possession any of the original purchase
documents. Therefore, they have not been attached as an exhibit.
5. On or about August 19, 1998, the alternator caught fire
in the truck and the fire destroyed the truck.
6. The fire was caused by defective wiring in the alternator

that short circuited and caught on fire. The fire in the alternator spread to the entire truck.

7. At all times relevant to this complaint, ALLSTATE was a party to a contract of insurance with ADAIR wherein ALLSTATE was obligated to pay and has paid \$19,302.00 to ADAIR for damages to the truck and is thereby subrogated to the right of action of its insured, to the extent of said payment.

COUNT I

8. Plaintiff realleges and reincorporates paragraphs 1 through 7.

9. At the time of the purchase of the truck, FORD gave an express warranty that FORD would repair or replace any defective parts in the TRUCK. That express warranty was in effect at the time of the fire.

10. The express warranty also provided that FORD would repair or replace any damage to the TRUCK caused by the defective parts.

11. The wiring in the alternator in the TRUCK was defectively manufactured and lead to a fire that destroyed the TRUCK.

12. Under the terms of the express warranty, FORD is required to repair or replace the TRUCK.

13. ALLSTATE has completed all conditions precedent to the maintenance of the contract and this action.

14. ALLSTATE and ADAIR are not in possession of a copy of the express warranty.

15. FORD has breached the duty under the express warranty by failing to repair or replace the TRUCK.

16. ADAIR and ALLSTATE have been proximately damaged by that breach in that ADAIR is without the TRUCK and ALLSTATE has paid \$19,302.00 for damages to replace the TRUCK.

WHEREFORE, Plaintiff demands judgment against FORD for damages, including interest and costs.

COUNT II

(IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE)

17. Plaintiff realleges and reincorporates paragraphs one through 7.

18. ADAIR purchased the TRUCK from BARTOW.

19. In the sale of the TRUCK, BARTOW gave an implied warranty of merchantability to ADAIR.

20. That implied warranty provided that the TRUCK would pass without objection in the truck trade under the contract description, was fit for the ordinary purpose for which it was to be used, and that the TRUCK would conform to the promises or affirmations of facts made on the contract.

21. BARTOW breached that contract by selling a truck that had defective wiring in the alternator.

22. This defective wiring caught fire and destroyed the TRUCK.

23. ADAIR was proximately damaged by that breach in that he lost the total value of the TRUCK, which value was \$19,302.00.

WHEREFORE, Plaintiff demands judgment against BARTOW for damages, including interest and costs.

COUNT III

(IMPLIED WARRANTY FOR A PARTICULAR PURPOSE)

24. Plaintiff realleges and reincorporates paragraphs one through 7.

25. Upon the sale of the TRUCK to ADAIR, BARTOW gave an implied warranty of fitness for a particular purpose.

26. Specifically, BARTOW knew that the particular purpose for which the TRUCK was to be used, which was to drive.

27. ADAIR relied on BARTOW for its skill and judgment in selecting and furnishing a suitable truck.

28. BARTOW breached that warranty by selling a truck that had defective wiring in the alternator.

29. The defective wiring caught fire and destroyed the TRUCK.

30. ADAIR was proximately damaged by that breach in that he lost the entire value of the TRUCK, which value was \$19,302.00.

WHEREFORE, Plaintiff demands a judgment against BARTOW for damages, including interest and costs.

COUNT IV

(FEDERAL WARRANTY ACT)

31. Plaintiff realleges and reincorporates paragraphs one through 7, 18 through 23 and 25 through 30.

32. The two implied warranties described above are implied warranties as defined in 15 U.S.C. Section 2301(7).

33. BARTOW failed to comply with either implied warranty by selling a truck that had defective wiring in the alternator.

34. The defective wiring caught fire and destroyed the TRUCK.

35. ADAIR was proximately damaged by that fire in that he

lost the total value of the TRUCK, which value was \$19,302.00.

36. ALLSTATE is obligated to pay the undersigned attorney a reasonable fee for the prosecution of this action.

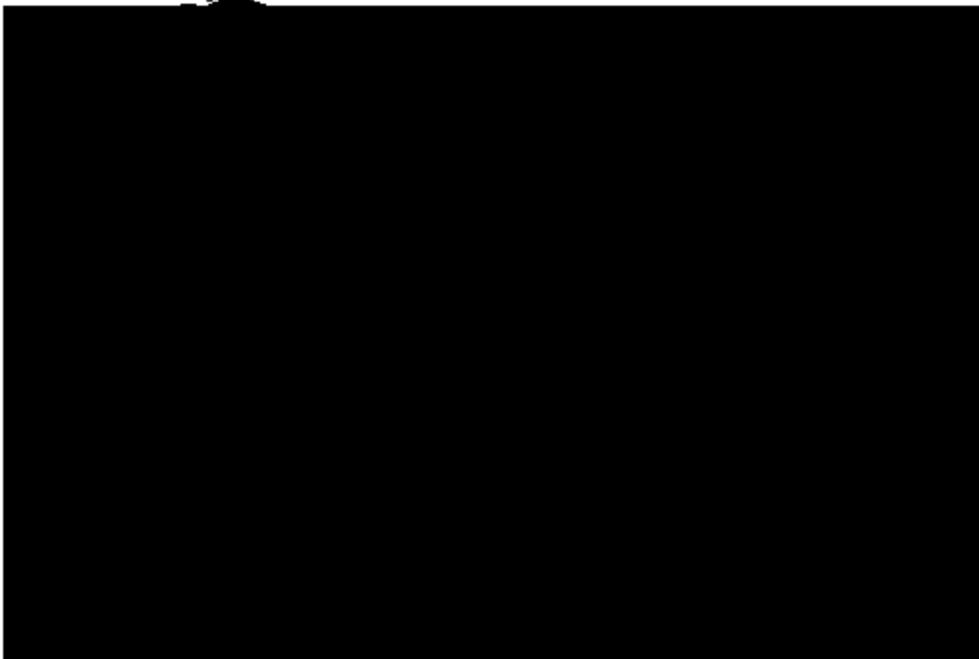
WHEREFORE, ALLSTATE demands judgment against BARTOW for damages, including attorney's fees, interest and costs.

FREEMAN & FREEMAN



STEPHAN J. FREEMAN, Esq.
685 First Avenue North
St. Petersburg, FL 33701
(727) 896-2288
Bar No. 328286
SPN 00179508

C:\WP80\SUBROGAT\ADAIR.COM





**Consolidated Forensic
Investigations, Inc.**

Michael A. Schatzman
Charles T. Jacobs
Chief Executive Officers

CONFIDENTIAL

Date: December 8, 2000 CFI Number: 00P349
Investigator: R. Kirk Hankins Report Number: 1
Telephone: (573) 474-1105

Policy Number: [REDACTED]
Claim Number: [REDACTED]
Insured: [REDACTED]
Loss Location: 3 1/2 miles east of Highway 127 on Highway 50
Near Sedalla, Missouri
Date of Loss: August 5, 2000

Compiled For: - State Farm Insurance Company
Post Office Box 1585
Sedalla, Missouri 65302

Attention Of: Ms. Gail Dillon

The release of this confidential report is solely the responsibility of the addressee.

DEC 14 2000

ENR-005-LC-8328

FILE ASSIGNMENT

This file was originally received on August 7, 2000. Instructions were to conduct an origin and cause investigation. This is report number one.

SUMMARY

The fire loss occurred on August 5, 2000 as the insured was reportedly driving the vehicle on highway 50 in rural Petis County Missouri. The insured stated that between 4:00 a.m. and 4:30 a.m. on the date of the loss his "service engine light" was illuminated. He reported the other gauges in the instrument panel were "normal."

Insured stated that when he pulled the vehicle to the side of the road he discovered the odor of "burning rubber." When the insured looked in the engine compartment area he reported seeing a fire on the right (passenger) side of the engine compartment. (Please refer to the body of this report for further details.)

The Petis County Fire Department had responded to the loss site. They reportedly had a "hard time" extinguishing the fire.

On August 11, 2000 a mechanical inspection and fire examination was conducted at the I-70 Salvage Pool where the vehicle had been towed after the loss. Our investigation determined that the fire originated on the right top portion of the engine in the immediate area of the fuel rail. The extensive fire damage indicated a gasoline-fueled fire.

National Highway Traffic Safety Administration recall had been issued for this vehicle. The recall pertained to a fuel injection pulse damper exhibiting a failure.

While the area of origin has been identified the malfunction which led to the loss remains undetermined. There is no evidence that the fire was incendiary in nature. (Please refer to the body of this report for further details.)

The risk was a 1998 Ford Ranger extended cab four wheel drive pick up truck. The reported VIN was 1FTZR15V9XF[REDACTED]. The vehicle was equipped with a 3.0 liter V-6 flex fuel gasoline powered engine. The vehicle odometer reportedly read 30,000 miles.

FIRE SCENE INVESTIGATION

A mechanical inspection and fire investigation was conducted on August 11, 2000. The examinations were conducted at the I-70 Salvage Pool in Columbia, Missouri. The vehicle had been towed to that location after the date of the loss.

Exterior Examination

An exterior examination was first conducted. The bumper cover, grill, head light assemblies and front clip had been consumed during the fire. The hood was not present. The radiator and air conditioning condenser were also missing.

The windshield had been consumed during the fire. No evidence of the windshield trim remained. (Please refer to photograph number 1.)

The rear of the vehicle was next examined. The bumper and tailgate exhibited oxidation. The tail light lens and other plastic portions had been consumed during the fire. A large amount of fire debris was present in the bed area of the truck. The rear window had been consumed. The bed and tailgate was collapsed on the left (driver) side. (Please refer to photograph number 2.)

The right (passenger) side of the vehicle was next examined. The front tire was consumed. Portions of the wheel remained. A section of the rear tire was present. The remains exhibited exterior fire damage and partial consumption. Uniform oxidation was present on the bed and right fender. The passenger door exhibited heavy oxidation. The windows on that side of the vehicle was missing. None of the window trims, door handles or plastic and rubber components on that side of the vehicle remained. (Please refer to photograph number 3.)

The left (driver) side of the vehicle was next examined. The tires had been consumed on that side of the vehicle. The wheels exhibited severe fire damage. The rear wheel consumption resulted in the tilted orientation of that portion of the vehicle.

Heavy oxidation was present on the leading edge of the driver's door. A smaller area of oxidation was present on the lower edge of the extended cab portion of the vehicle. A definite "V" pattern was present in that immediate area. The low point of the "V" pattern was at the bottom of the trailing edge of the driver's door and extended cab panel. The side of the "V" radiated upward and outward from that area. (Please refer to photograph number 4.)

The greatest area of oxidation was present on the left side of the vehicle.

The undercarriage was next examined. The rear of the vehicle exhibited heavy oxidation and smoke staining. The smoke staining was greatest on the lower surface of the bed area. The fuel tank had been located in that immediate area. The fuel tank was not present. (Please refer to photograph number 5.)

Near the center of the vehicle at the drive shaft severe fire damage was present. The outer case for the transfer case had been consumed. The melted remains of the case had pooled and adhered near the bottom of that component. The interior of the transfer case could readily be seen.

Adjacent to that area located above the left side frame, the fuel lines and fuel filter were located. The fuel filter exhibited heavy exterior oxidation. The fuel lines in that immediate area had been consumed. The remaining portions of the metal fuel lines exhibited heavy oxidation. (Please refer to photograph number 7.)

The base of the "V" pattern present on the left exterior side was located adjacent to those components of the fuel distribution system. The heavy oxidation on the exterior resulted from the fuel fed fire in that immediate area.



As a result of the exterior examination, no fire cause had been determined. An interior examination was next conducted.

Interior Examination

The interior of the vehicle was then examined. The windshield had melted during the fire. The remains of the melted glass were draped over the steering column.

The entire dash construct had been consumed during the fire. The headliner, inner door panels and seat upholstery and padding had also been consumed.

The remains of the air conditioning condenser were found on the interior of the vehicle. Other parts of the exterior portion of the vehicle had also been thrown into the front passenger seat.

The fire patterns present on the interior of the vehicle were indicative of a fire spread into that area. (Please refer to photograph number 8.)

The engine compartment was next examined. Severe fire damage was present in that immediate area. All rubber and plastic components at the front of the engine had been consumed during the fire. The fan had also been consumed.

The battery located in the left front corner exhibited exterior fire damage. The battery cables had their insulation consumed. The cable ends had collapsed from the battery post.

The air breather and air intake housing had been consumed during the fire. All plastic components at the firewall were also consumed.

Severe fire damage was present at the top of the engine. The air plenum had been consumed. The only remaining portions were located on the right top side of the engine. The right valve cover had also been partially consumed. The inner fenders had been consumed. (Please refer to photograph number 9.)

The firewall at the rear of the engine block exhibited heavy oxidation. The ignition spark module mounted on top of the rear portion of the right valve cover exhibited heavy smoke staining and external fire damage. The air plenum exhibited a melted condition with the remaining top portions extended to the left side of the engine. (Please refer to photograph number 10.)

The left side of the engine was next examined. The brake booster exhibited smoke staining and oxidation. The brake fluid reservoir and brake lines to the anti lock brake system had been consumed. The lower left side of the engine block and exhaust manifold exhibited oxidation.

The fuel lines had been routed through that side of the engine compartment. They had been consumed during the fire. A spring lock connector from the flex fuel line to the hard fuel line exhibited oxidation. The rear side of that connection had the fuel lines consumed during the fire. (Please refer to photograph number 11.)

The metal fuel line was routed from that connector across the top of the engine block and connected to the fuel rail on the right side of the engine. The fuel line exhibited oxidation on its metal portion.

Electrical conductors located in that immediate area had their insulation consumed. No evidence of beading, arcing or shorting were present on the remains of the braided conductors. (Please refer to photograph number 12.)

The left side valve cover exhibited smoke staining. Portions of the air plenum had melted and were adhered to the metal fuel rail located above the valve cover and beneath the air plenum. The electrical conductors to the fuel injectors on that side of the engine block had their insulation consumed. No evidence of beading, arcing or shorting was present on the braided conductors to those injectors. (Please refer to photograph numbers 13 & 14.)

The right side of the engine block was next examined. The valve cover on that side of the engine had been consumed. The extreme rear portion of the valve cover remained. The rubber hoses and insulation for the conductors had been consumed during the fire. The



melted remains of the alternator casing were present at the front of the engine block. That side of the engine compartment exhibited the heaviest fire damage. (Please refer to photograph number 15.)

None of the electrical conductors located immediately adjacent to the valve cover exhibited evidence of beading, arcing or shorting. The stranded conductors were for the fuel injectors mounted on that side of the vehicle. The remaining conductors had gone to the ignition module located above that area. (Please refer to photograph number 16.)

The fuel rail on that side of the engine block exhibited oxidation. A definitive line of demarcation was present on the remains of the air plenum adjacent to the fuel rail.

A spring lock fuel line connector was present at the front end of the fuel rail. It exhibited oxidation. The fuel rail also had what appeared to be a pressure regulator mounted on it. It also exhibited oxidation. Located between what is believed to be the fuel pressure regulator and the spring lock connector for the hard fuel line was a test connection for the fuel rail. The fittings for that test connector exhibited oxidation. (Please refer to Photograph 17)

The surface on the remaining portion of the air plenum adjacent to the fuel rail exhibited a dimpled pattern. The pattern was most prevalent above the line of demarcation. The patterns were indicative of a fuel spray onto that surface.

As a result of our extensive mechanical inspection and fire examination the area of fire origin was determined to be at the fuel rail on the right side of the engine block. (Please refer to photograph number 18.)

CONCLUSION

The exact cause of the loss can not be identified. The National Highway Traffic Safety Administration has issued a recall (98V201) for Ford light duty trucks equipped with a 3.0 Litre engine. The defect condition involves "an "O"-ring seal in the fuel injection pulse damper



to fuel rail joint" exhibiting damage resulting in a fuel leakage.
(Please refer to the enclosures for further details.)

The severe fire damage exhibited on the components of the vehicle in the undercarriage area, to include the consumption of the transfer and flywheel case, is indicative of a fuel leak. The gasoline-fueled fire caused the severe fire damage in those areas.

In addition, the fire damage exhibited on the left side of the engine compartment is characteristic of a fuel leak, under pressure aiding the consumption in that area.

Ford Motor Company lists two separate part numbers for the fuel pressure regulator and pulse damper, 9C968 and 9F775 respectively. Ford indicates that it will ship the damper to dealers conducting the recall service repair. The damper was not held "in stock" at two different Ford dealership parts warehouses.

A schematic drawing of the fuel rail assembly was obtained. The fuel injection pulse damper was identified in that drawing. There was no fuel pressure regulator in the drawing. The drawing was not representative of the insured vehicle at the time of our inspection.

A VIN record search revealed that the insured vehicle had the standard 3 year, 36,000 mile warranty. It was purchased on June 11, 1999. There was no repair history for the past year. The only recall that had not been conducted on the vehicle involved the "multi function switch" located on the steering column.

Due to the inability to identify the recalled component's location on the insured vehicle, the apparent incorrect details of the schematic and the inability to obtain an exemplar of the pulse damper, we can not make any definitive determination as to whether it contributed to the fire loss.

Company personnel have been advised of the above information.

FILE STATUS

We are closing our file with this report. If further information is received, we will re-open the file and advise company personnel. If we may be of further assistance, please do not hesitate to contact us.

ENCLOSURES

1. Eighteen (18) color photographs.
2. Copy of recall information.
3. Copy of schematic diagram

R. Kirk Hankins
Regional Manager
573-474-1105

RKH/ch
Enclosures

Photograph Descriptions
00P349

Photographs Taken on August 11, 2000



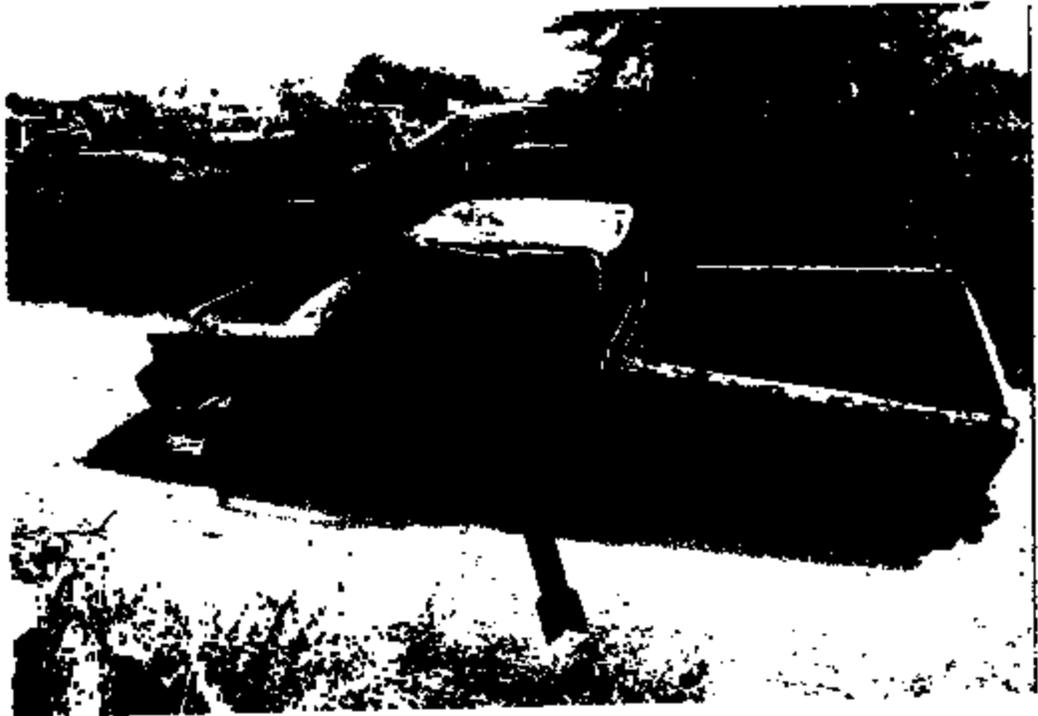
1. Front of vehicle exhibiting severe fire damage.



2. Rear of vehicle exhibiting severe fire damage.



3. Right exterior side of vehicle.



4. Left exterior side exhibiting heavy oxidation. Note "V" pattern.



5. Fuel tank missing from beneath vehicle.



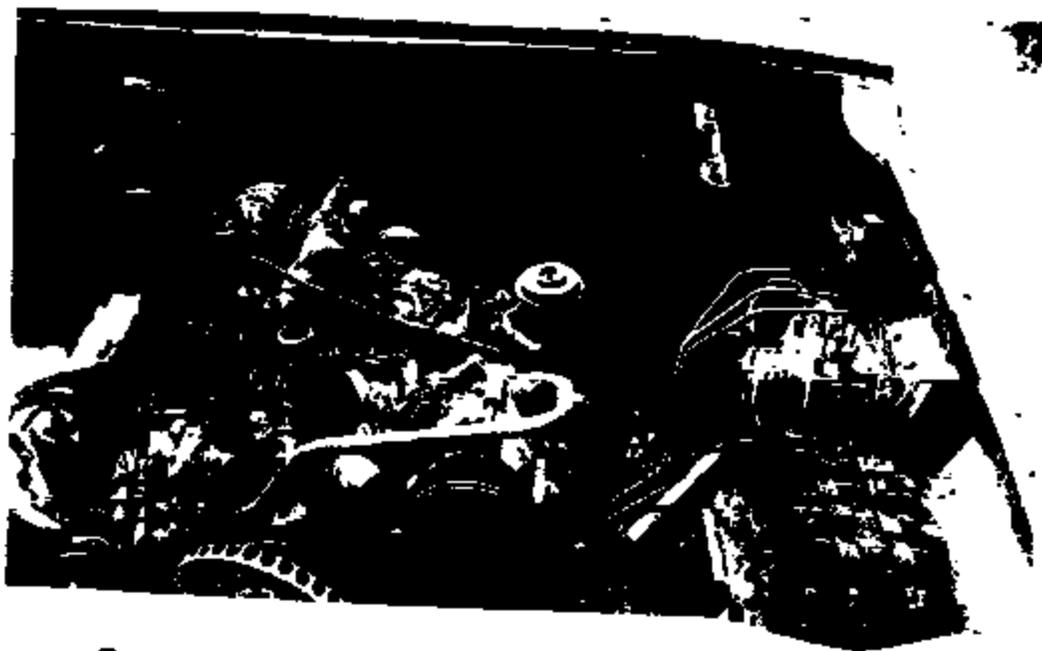
6. Severe fire damage exhibited on transfer case.



7. Fuel lines and filter on lower left side exhibiting severe fire damage.



8. Interior of cab exhibiting external fire damage.



9. Fire damage in engine compartment.



10. Fire damage at top of engine. Note distention of remains of air plenum.



11. Spring lock connector for fuel line. Note consumption of fuel lines.



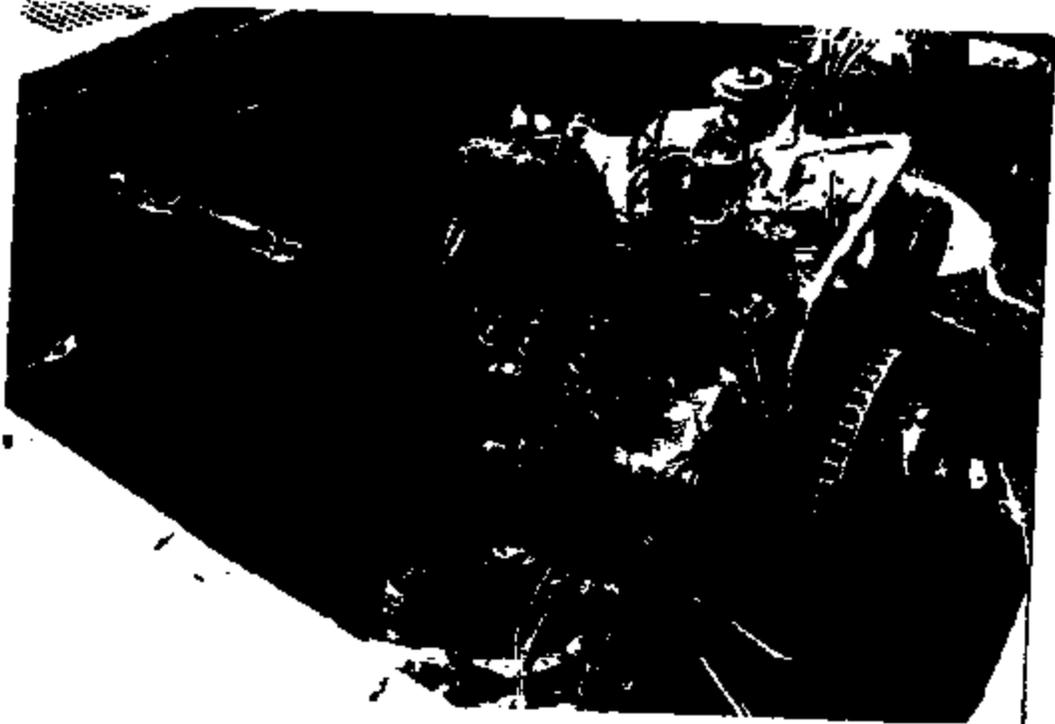
12. Routing of metal fuel line across top of engine to right side.



13. Melted air plenum on top of fuel rail.



14. Oxidation at front end of left fuel rail. Rear end exhibits smoke staining.



15. Severe fire damage exhibited at right side of engine.



16. Consumed valve cover and insulation for electrical conductors.



17. Fuel line connection at fuel rail and pressure regulator. Note line of demarcation on air plenum.



18. Area of fire origin.

State Farm Insurance Companies

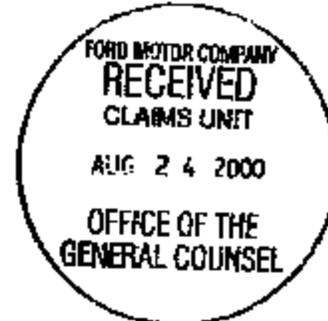


Sedalia Service Center
801 Westwood Drive
P.O. Box 1587
Sedalia, MO 65302-1587

August 18, 2000

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

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



RE: Our Claim Number: [REDACTED]
Date of Loss: 08/05/00
Our Insured: [REDACTED]
Vehicle: 1999 Ford Ranger pickup
VIN: 1FTZR15V9XE [REDACTED]

To Whom It May Concern:

The above identified pickup is insured by State Farm Mutual Automobile Insurance Company. This pickup experienced a fire in the engine compartment.

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

Please contact me at (660) 827-9709 to set up a time for your inspection.

Sincerely,

A handwritten signature in cursive script that reads "Gale Dillon".

Gale Dillon
Claim Specialist
State Farm Mutual Automobile Insurance Company

GD/020/0818030



SFCHADNA

Action Detail

07/22/99 09:38:53

VIN: 1FTR15V0X1 [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: [REDACTED] Hm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 3683MS MICHELE SOWERS Document Number:
 Action Date: 10/23/98 Action Data: N Action Time: 10:33:56 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: OPEN LEGAL CONTACT - PRODUCT LIABILITY
 Comments: *****FLEET FAX DATED 10/22*****

NAFS REQUEST FOR EAA INSPECTION BY MARK CRILLEY (MCRILLEY)
 PH. (281) 497-2662.

1999 RANGER OUT ON FIRST RENTAL- LOST POWER AND CAUGHT FIRE

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 MORE COMMENTS AVAILABLE

LPCVO431

SFCHADMA

Action Detail

07/22/99 09:40:57

VIN: 1FTZR15V0XT Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: ADVANTAGE RENT A CAR Hm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 9245LG LEAH GALE Document Number:
 Action Date: 02/24/99 Action Data: N Action Time: 16:32:19 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: UPDATE/ADDCO CASE
 Comments: PER REQUEST OF MARK CRILLEY(CVO), REQUEST FOR VEHICLE TO BE

INSPECTED HAS BEEN MADE. CONTACT PERSON AT ADVANTAGE IS
 TOM WEISS(303 340-8277); VEHICLE IS CURRENTLY LOCATED AT
 5260 FOREST ST., COMMERCE CITY, CO(BRINKS AUTO BODY--303
 287-7329). LPA HAS CONTACTED ERA INSPECTOR CHARLIE TATE WHO
 WILL SET UP VEHICLE INSPECTION.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

LPCVO431

SPCHADHA

Action Detail

07/22/99 09:39:02

=>

VIN: 1FTZR15V0XT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: [REDACTED] Hm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/SURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 3683MS MICHELE SOWERS Document Number:
 Action Date: 10/23/98 Action Data: N Action Time: 10:33:56 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: OPEN LEGAL CONTACT - PRODUCT LIABILITY
 Comments: 1999 RANGER OUT ON FIRST RENTAL- LOST POWER AND CAUGHT FIRE
 IN ENGINE COMPARTMENT. ***NOTE** CONTACT CAROL PUFF PRIOR
 TO SETTING UP INSPECTION, -- CAN BE FLATBEDDED TO DENVER IF
 REQUESTED.

FLEET CONTACT-- CAROL PUFF-(800)777-5591.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData

F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

NO MORE COMMENTS AVAILABLE

LPCVO431

SECHADMA

Action Detail

07/22/99 09:39:21

==>

VIN: 1FT2R15V0XT Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: Hm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 9245LG LEAH GALE Document Number:
 Action Date: 10/23/98 Action Data: Y Action Time: 11:27:24 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: MAKE OUTBOUND CALL TO OTHER
 Comments: LPA SPOKE WITH CAROL PUFF WHO IS THE CONTACT PERSON AT
 ADVANTAGE RENT A CAR. PER CAROL, VEHICLE IS GOING TO BE
 FLAT BEDDED TO ONE OF THEIR LOTS IN THE DENVER AREA. CAROL
 TO CONTACT ME ONCE VEHICLE IS IN DENVER SO THAT I CAN
 ARRANGE AN INSPECTION OF THE VEHICLE.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

LPCVO431

SECHADMA

Action Detail

07/22/99 09:59:53

==>

VIN: 1FTZR15V0XT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: [REDACTED] Hm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 9245LG LEAH GALE Document Number:
 Action Date: 10/23/98 Action Data: Y Action Time: 11:28:59 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: MAKE OUTBOUND CALL TO CVO
 Comments: LPA SPOKE WITH CVO REP MARK CRILLY AND ADVISED HIM OF
 CONVERSATION WITH CAROL PUFF AND THAT I WOULD BE ARRANGING
 THE INSPECTION OF THE VEHICLE ONCE I RECEIVE A CALL FROM
 CAROL ADVISING ME THAT THE VEHICLE IS BACK IN THE DENVER
 AREA.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

LPCVO431

SECHADMA

Action Detail

07/22/99 09:39:42

==>
 VIN: 1FTZR15V0XT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: [REDACTED] Hm Ph:
 Trmt: [REDACTED] Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 9245LG LEAH GALE Document Number:
 Action Date: 12/14/98 Action Data: N Action Time: 17:22:23 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: FINAL CASE DISPOSITION
 Comments: LPA SPOKE TO CAROL PUFF WHO ADVISED THAT MATTER IS ALREADY
 BEING TAKEN CARE OF THROUGH THE FLEET.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

LPCVO431

SFCHADNA

Action Detail

07/22/99 09:41:16

→
VIN: 1FTZR15V0XT Year: 1999 Model: RANGER
Owner Status: ORIGINAL WSP: 10/13/98
Name: Ho Ph:
Truc: Case: 380362968 Day Ph:
Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
Reason Desc: LEGAL - CVO RELATED
Dealer: FORD MOTOR COMPANY-FORD DIV
Issue Type: 07 LEGAL Issue Status: C CLOSED
Comm Type: FX FAX Odometer Reading: 400 MI
Analyst: 9245LG LEAH GALE Document Number:
Action Date: 03/17/99 Action Data: N Action Time: 11:35:59 EST
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Action Desc: FINAL CASE DISPOSITION
Comments: REPORT/PICTURES FORWARDED ONTO PAUL ZALMEZAK

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESF
NO MORE COMMENTS AVAILABLE

LPCVO431

SFCHADMA

Action Detail

07/22/99 09:41:04

VIN: 1PTZR15V0KT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 10/13/98
 Name: [REDACTED] Rm Ph:
 Trmt: Case: 380362968 Day Ph:
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT
 Reason Desc: LEGAL - CVO RELATED
 Dealer: FORD MOTOR COMPANY-FORD DIV
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: FX FAX Odometer Reading: 400 MI
 Analyst: 8725PE PAUL ZALMEZAK Document Number:
 Action Date: 03/19/99 Action Data: N Action Time: 12:15:36 EST
 Origin Desc: NORTH AMERICAN FLEET SERVICE
 Action Desc: ADD ADDITIONAL COMMENTS TO LEGAL CONTACT
 Comments: FORWARDED REPORT AND PHOTOGRAPHS TO MARK CRILLEY, NAFS
 FIELD CONTACT FOR ADVANTAGE RAC.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESF
 NO MORE COMMENTS AVAILABLE

LECV0431

EMPS-BDS-1C-8382

The suspect's mother said the \$30,000 reduction of the bond won't do her son much good. In Colorado, people who are jailed forfeit 15 percent of the amount of their bond.

Judge James said she needs more information about the suspect's two previous arrests before she decides whether to further reduce the bond.

The suspect was previously arrested in Greeley on suspicion of bringing a cap gun to school and pointing it at people. He was also arrested for allegedly attacking an employee at a youth-care home in Greeley.

case moves forward

Alma Dale Glen, 40, who tested Sept. 15. Glen was arrested after an alleged attack on top of Craig Police officers. They tried to transport him to the Memorial Hospital to a detoxification facility at the County Jail.

Officer Cox, who was subpoenaed to testify at the preliminary hearing, said he saw Glen scrape to her knee the night Glen was arrested.

James bound the Glen case over to district court on three counts of felony second-degree assault. She will decide today whether to include a fourth count of felony assault.

Officer Cox, who was subpoenaed to testify at the preliminary hearing, said he saw Glen scrape to her knee the night Glen was arrested.

IDE TODAY

County
frugs on
ys key
Meeker

INDEX

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A 1999 Ford Ranger that was destroyed by a fire Monday sits behind Cook's car dealership.

Local fire department battles rental truck blaze

By JESSE STEPHENSON

will investigate the cause of the blaze but Mason said there is no evidence of arson.

Craig fire fighters successfully extinguished a truck fire at Pecos Reservoir Monday, despite two explosions. No one was injured.

"Nothing looked like it was funny," he said.

Craig Fire Chief Roy Mason said the truck, a 1999 Ford Ranger, was a rental vehicle driven by a pair of Pennsylvania hunters. The Ford was destroyed by flames.

The hunters called the fire department about 4:30 p.m. when they noticed smoke coming into the cab from the engine area, Mason said.

While fire fighters doused the burning truck, two minor explosions occurred.

The fire crew had the blaze under control within a few minutes, Mason said.

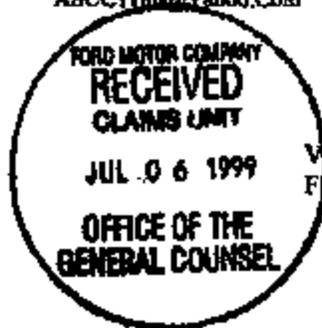
The fire department is

ALTERNATIVE SUBROGATION & CLAIMS CONSULTING, L.L.C.

12330 West Avenue, Suite # 202, San Antonio, Texas 78216
(210) 340-4400 (210) 349-9799 Fax
ASCC1186@yahoo.com

June 29, 1999

Office of General Counsel
Ford Motor Company
Parklane Towers West, Suite 300
Park Lane Boulevard
Dearborn, Michigan 48121



V.I.N. Number: 1FTZR15VOX [REDACTED]
Fleet Customer: [REDACTED]

Dear Sir or Ma'am,

I am writing you on behalf of [REDACTED]. We handle claims for *Advantags*. I am writing you on a claim where one of [REDACTED] vehicles caught fire and was a total loss. It is [REDACTED] belief that the vehicle burned because of a manufacturing defect. Therefore we seek compensation for the loss that our client has suffered.

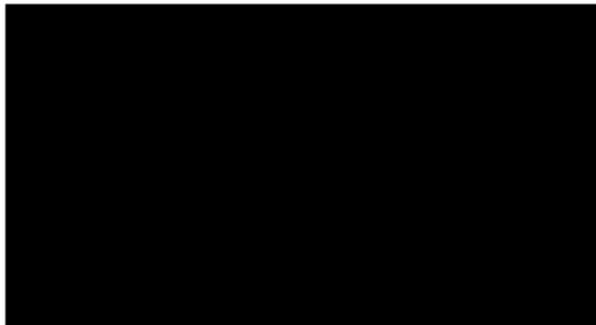
The vehicle did burn on October 12, 1998. It had been rented to a Leo Winters Jr. on October 09, 1998. The vehicle had just 12 miles on it when Mr. Winters took possession of it. Per the Moffat County Colorado State Patrol Accident Report, the vehicle "dripped fluid for 516 feet before it started on fire."

We, therefore, believe that this matter should be treated as a warranty matter. We ask that you compensate our client, [REDACTED] for what this vehicle cost them. This amount was \$ 18,807.17.

Please contact me so that we can work together to resolve this matter.

Please reference my file #, 801-61368.

Thank You,



STATE OF COLORADO TRAFFIC ACCIDENT REPORT

AMENDED/SUPPLEMENTAL REPORT UNDER \$1,000 ACCIDENT

MAIL TO: State of Colorado
Motor Vehicle Division
Traffic Records
Denver, CO 80261-0018
SHEET 1 OF 1 SHEETS

OR 447 (REV 1/87)

CDOT CODE	AGENCY CODE	DCR CODE
R3N40/M-23		
DATE OF ACCIDENT 10-12-98	CITY	COUNTY
TIME 1630	OFFICER NUMBER 1030	OFFICER NAME BOSTIC
NUMBER CALLED 0	NUMBER BLAMED 0	SIGNATURE Nancy E. Senter
LOCATION ROUTE, STREET, ROAD 4 MILES FEET ON NE SW OF:		
DATE OF REPORT 10-13-98	ESR # 112	Q AT MCR 11
INVESTIGATED BY X	TOTAL VEHICLES 1	DISTRICT NUMBER 43
PUBLIC PROPERTY EMPLOYEES	FACTOR TAKEN	RAILROAD CROSSING
CONC. ZONE	ON BRIDGE	INCOMPLETE REPORT

VEH #1 OR LAST NAME	BIKE CYCLE #	PEDICURIAN #	PARKED	VEH #2 OR LAST NAME	BIKE CYCLE #	PEDICURIAN #	PARKED
STREET ADDRESS				STREET ADDRESS			
CITY STATE ZIP				CITY STATE ZIP			
DRIVERS LIC. NUMBER				DRIVERS LIC. NUMBER			

VIOLATION CODE	CITATION NUMBER	COMMON CODE	VIOLATION CODE	CITATION NUMBER	COMMON CODE
YEAR 1999	MAKE FORD	MODEL RANGER	YEAR	MAKE	MODEL
STATE CO	COLOR WHITE	BODY TYPE PK.	STATE	COLOR	BODY TYPE

VEHICLE OWNER LAST NAME SALEMWEST TEXAS LEASING	VEHICLE OWNER LAST NAME
ADDRESS DENVER, CO	ADDRESS

TOWED DUE TO DAMAGE BY/TO: OWNER	TOWED DUE TO DAMAGE BY/TO:

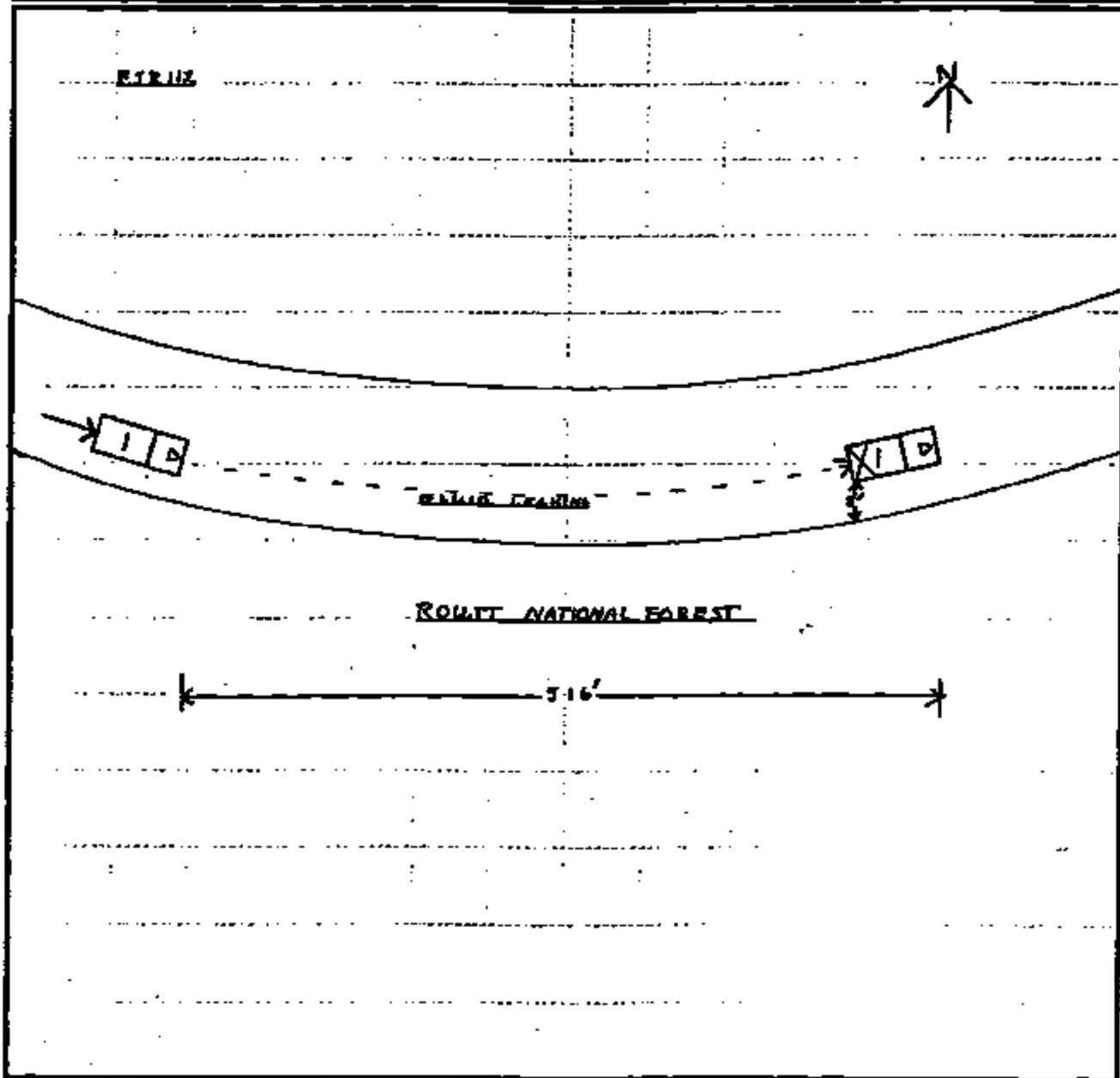
INSURANCE CO. SELF INSURED	INSURANCE CO.
POLICY NO.	POLICY NO.
OWNER DAMAGED FROM LAST NAME	OWNER DAMAGED FROM LAST NAME
ADDRESS	ADDRESS

VEH#	POS.	DRIVER	EJECT	SEC. PROT.	SEX	AGE	SEX	NAME/ADDRESS
1	1	1	2					SAME AS DRIVER
1	3	1	2			55	M	

DESCRIBE ACCIDENT

VEHICLE #1, NORTHBOUND IN AN EASTSELY DIRECTION ON FOREST SERVICE ROAD #112, DRIPPED FLUID FOR 516 FEET THEN STARTED ON FIRE. VEHICLE #1 CAME TO REST AT THE POINT OF COMBUSTION.

AIRBAG: YES DEPLOYED: NO



IN THE COUNTY COURT OF THE
17TH JUDICIAL CIRCUIT IN AND
FOR BROWARD COUNTY, FLORIDA

Case No:

04-17358

[REDACTED]
Plaintiff,

vs.

FORD MOTOR COMPANY

Defendant.

A TRUE COPY

PROPERTY DAMAGE SUBROGATION COMPLAINT

GENERAL ALLEGATIONS

COMES NOW Plaintiff, [REDACTED]; subrogee of [REDACTED]

[REDACTED], and sues Defendant, FORD MOTOR COMPANY, and for grounds alleges as follows:

1. This is an action for an amount which does not exceed \$15,000.00 and as such is within the jurisdiction of this court.
2. Plaintiff is a corporation that is duly authorized to issue insurance policies in the State of Florida.
3. Upon information and belief, Defendant, FORD MOTOR COMPANY is a foreign corporation authorized to do and doing business in Broward County, Florida.
4. At all times material hereto, plaintiff insured Richard A. yzaga under a policy of insurance which covered, among other things, damages to the insured's vehicle more particularly described as a 2000 Ford F150 pick-up.
5. At all times material hereto, Defendant, FORD MOTOR COMPANY, was in the business of designing, engineering, manufacturing, assembling, inspecting, testing, distributing and servicing

automobiles and more specifically, the 2000 Ford F-150 which belonged to the plaintiff's insured.

6. At the time of the purchase, Defendant, FORD MOTOR COMPANY, impliedly warranted that the product was free from defects, that it was of commercial quality and that it was reasonably fit for its specific purpose.

7. All written warranties are in the possession of the defendant.

8. On or about 11-27-2003, the above mentioned product, without warning to the plaintiff's insured, caught on fire while the Plaintiff's insured was operating said vehicle in a normal and reasonable manner, subsequently, the vehicle was extensively damaged.

9. The vehicle was in an unreasonably dangerous condition in that it was subject to and did in fact malfunction while in normal use and without warning and notice to the plaintiff's insured. In that there was a defect in fuel vapor control valve so that same emitted vapors that leaked and caused a fire.

10. Said product was manufactured, assembled and sold in this defective condition.

11. As a direct and proximate result of the defendant's breach of implied warranty, plaintiff's insured was damaged.

12. As a result of this incident, plaintiff was required to pay their insured the sum of \$14,065.25 (inclusive of a \$250.00 deductible) and is legally subrogated to their insured's rights to the extent of said payment.

13. Plaintiff and plaintiff's insured notified the defendant of the breach within a reasonable time after discovery of same and has otherwise complied with all conditions precedent to bringing a claim against the defendant.

14. Plaintiff is entitled to prejudgment interest on all liquidated damages from the date of

the payment to or on behalf of its insured.

COUNT I-BREACH OF IMPLIED WARRANTIES

15. Plaintiff realleges paragraphs 1 through 14 and further alleges.

16. Defendant, FORD MOTOR COMPANY, designed, engineered, manufactured, labeled, assembled and distributed the product as mentioned above.

17. Defendant, FORD MOTOR COMPANY, warranted that the product was free from defects, that it was of merchantable quality and that it was reasonably fit for its specific purpose. Further Defendant, FORD MOTOR COMPANY, had full knowledge that consumers would rely upon the safety and reliability of the product.

18. Defendant, FORD MOTOR COMPANY, breached its implied warranty of merchantability in that the product was unsafe and unfit for its obvious and intended purpose as evidenced by its malfunction and that as a result of this unsafe and unfit condition the property of the insured was extensively damaged.

19. As a direct and proximate result of the breach of its implied warranties, plaintiff's insured's property was damaged.

20. All written warranties are in the possession of the Defendant, FORD MOTOR COMPANY.

21. Plaintiff is a direct beneficiary of the above warranties.

22. As a direct and proximate result of the Defendant's breach of the implied warranties, the plaintiff was damaged.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$14,065.25 as well as court costs, interest and all other relief deemed

just and proper.

**COUNT II-BREACH OF IMPLIED WARRANTY OF
FITNESS FOR A PARTICULAR PURPOSE**

23. Plaintiff realleges paragraphs 1 through 14 as if fully set forth herein.

24. Defendant, FORD MOTOR COMPANY, designed, engineered, manufactured, labeled, assembled and distributed the product as described above.

25. Defendant, FORD MOTOR COMPANY, impliedly warranted the product was of merchantable quality and reasonably fit for the specific purpose for which it was sold.

26. Plaintiff and plaintiff's insured relied on the defendant's warranties that the product was free from defects, was of commercial quality, and was reasonably fit for its specific purpose.

27. Plaintiff and plaintiff's insured are direct beneficiaries of the warranty.

28. Defendant, FORD MOTOR COMPANY, breached its implied warranty of fitness for a particular purpose in that the product was unsafe and unfit and it malfunctioned when in its normal use.

29. As a direct and proximate result of the defendant's breach of its implied warranty of fitness for a particular purpose, plaintiff and plaintiff's insured suffered damages as described above.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY for damages in the amount of \$14,065.25 as well as court costs interest and all other relief deemed just and proper.

COUNT III-STRICT LIABILITY IN TORT

30. Plaintiff realleges paragraph 1 through 14 as if fully set forth herein and would further allege:

31. Defendant, FORD MOTOR COMPANY, is in the business of manufacturing or selling products, specifically, the product as described in this Complaint.

32. The product was placed on the market, and in plaintiff's insured's possession with knowledge by the Defendant, FORD MOTOR COMPANY, that it would be used without inspection for defects.

33. The product was defective and unreasonably dangerous in that without warning to the plaintiff's insured, the product malfunctioned and caused the damages described in this Complaint.

34. The defect described in this complaint caused the damages.

35. The plaintiff and the plaintiff's insured suffered the damages described in this complaint as a direct and proximate result from the defendant's actions described in this complaint.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$14,065.25 as well as court cost, interest and all other relief deemed just and proper.

COUNT IV-NEGLIGENCE

36. Plaintiff realleges paragraphs 1 through 14 and further alleges:

37. Defendant, FORD MOTOR COMPANY, negligently and carelessly designed, engineered, assembled, manufactured and distributed the above described product in violation of good and accepted engineering and industry practices. The Defendant, FORD MOTOR COMPANY, was further negligent by designing and manufacturing the above described product so that it was prone to damage when in its normal use.

38. Plaintiff's insured was a foreseeable plaintiff based on their dealings with the defendant.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$14,065.25 as well as court costs, interest and all other relief deemed just and proper.

COUNT V-NEGLIGENT FAILURE TO WARN

39. Plaintiff realleges paragraphs 1 through 14 as if fully set forth herein.

40. Defendant, FORD MOTOR COMPANY, negligently and carelessly designed, engineered, assembled, manufactured and distributed the above described product and failed to warn that the product would malfunction during the normal course of use.

41. Defendant knew or should have known of the defective and dangerous condition of the 2002 pick up truck and had a duty to issue a recall of said product.

42. As a direct and proximate result, the plaintiff was damaged as mentioned above.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$14,065.25 as well as court costs, interest and all other relief deemed just and proper.

UDINE & UDINE, P.A.
6209 West Commercial Boulevard
Ft. Lauderdale, FL 33319
(954) 724-8899

By _____
Michael I. Udine, Esq.
Fla. Bar No.: 0818800

EVENT INFORMATION

Classification Fire						Incident Type Other: Detail In Description	
Incident Date/Time 11/27/03	Day Thursday	To 11/27/03	Day Thursday	Time 20:30	To 21:00	Original / Supplement Original	
Location Pompano Beach Florida							
Case 1111	Area Name Other	Location Code Public - Parking Lot					
<input type="checkbox"/> Juvenile	<input type="checkbox"/> Hate Crime	<input type="checkbox"/> Domestic Violence	<input type="checkbox"/> Truancy	<input type="checkbox"/> Trespass	Discovery Code N/A	Armed Army No	Other Info-1 No
<input type="checkbox"/> Gang	<input type="checkbox"/> Crimes Against Elderly (Special Enforcement Code)			Report Date 11/27/03	Report Time 21:06	Dispatched 21:06	Arrived 21:14
Associated Forms Affidavit <input type="checkbox"/> PG / Transcript <input type="checkbox"/> Property Receipt <input type="checkbox"/> Vehicle Storage <input type="checkbox"/>				Other Fees			
# Officers	Dispatch, CO#	Physical Evidence		Related Case Number			
# Patrols 2	Patrols, CO#	Photos					
# Charges	Lab #	Lab report					
# Forensic Evident	Comments						
# Vehicle Stops							

Full Legal Name of Visitor Business	Visitor Business Name (Site)	Visitor Business Phone
City Business Address		

Event Type Crime	Location BEACH FLORIDA	Report Date 11/27/03	Report Time 21:06	Dispatched 21:06	Arrived 21:14	Officer Name
Site	City	State	Zip	County	Mileage	
Page Number	Call Number	E-Mail Address				
Long Address and Phone if different						
Other Contact Name, Address, Phone						
Supervisor / Officer				Department / District		
Employment Address						
Residency Type City	Residency Status Full Year	Drug Influence No	Alcohol Influence No	Armed <input type="checkbox"/>	Minor/Weapon Handback <input type="checkbox"/>	Use <input type="checkbox"/>
Relationship to Officer N/A	Event of Entry None	Entry Type N/A	Entry Type N/A			

Event Type Crime	Location POMPANO BEACH FLORIDA	Report Date 11/27/03	Report Time 21:06	Dispatched 21:06	Arrived 21:14	Officer Name
Site	City	State	Zip	County	Mileage	
Page Number	Call Number	E-Mail Address				
Long Address and Phone if different						
Other Contact Name, Address, Phone						
Supervisor / Officer				Department / District		
Employment Address						
Residency Type City	Residency Status Full Year	Drug Influence No	Alcohol Influence No	Armed <input type="checkbox"/>	Minor/Weapon Handback <input type="checkbox"/>	Use <input type="checkbox"/>
Relationship to Officer N/A	Event of Entry None	Entry Type N/A	Entry Type N/A			

Canino, Tony 9516

VEHICLE									
Other: Specify			Damage Code		Method of Theft		Vehicle Type		
Fire			N/A		Truck/Van				
Year	Make	Model	Style Code		VIN/PAID #				
2000	PORD	P150	P150		Hardtop 1PT2N1727VN				
No / License #	Tag State	Tag Year	Color of	Tag Type			Color Tag		
H94ZCZ	Florida	04					Gold		
Extended Value	Keys in Ignition	Driver Locked	Wholeness Claimed	Vehicle Alarm	Safety Dealer	FDCCC #	Color System		
	No	Yes	Yes				Gold		
Name			Relationship to Vehicle		Special Features		Corporate/Lease		
			Owner						
Name			Relationship to Vehicle		Special Features		Corporate/Lease		
Name			Relationship to Vehicle		Special Features		Corporate/Lease		
Business Co. Name, Address, Phone							Policy #		
Lease Motor Name, Address, Phone									
Model Name		Vehicle Length	Mileage		Propulsion		Body Type		
Registry Location			Registry Address			Date Received		Value Received	
Registry Code				Legal Reporting Agency			Report Number		
Vehicle Mile	Vehicle Condition	Anti-theft Device (By 1 MIC/Type) #							
Leasing Company Name					Leasing Company Address, Phone				
Height Type		Last Name			First Name		Middle Name		
Sex		DOB	Age		Ethnicity				
Home Address									
Home Phone		Pager Number		Cellular Number		E-Mail Address			
Local Address and Phone if different									
Other Contact Name, Address, Phone									
Employment / School									
Employment Address							Occupation / Grade		
Employment Type		Residency Status		Drug Influence		Alcohol Influence		Arrested / Motor Vehicle Handback	
								<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Relationship to Offender			Extent of Injury		Injury Type		Injury Type		
Height Type		Last Name			First Name		Middle Name		
Sex		DOB	Age		Ethnicity				
Home Address									
Home Phone		Pager Number		Cellular Number		E-Mail Address			
Local Address and Phone if different									
Other Contact Name, Address, Phone									
Employment / School									
Employment Address							Occupation / Grade		
Employment Type		Residency Status		Drug Influence		Alcohol Influence		Arrested / Motor Vehicle Handback	
								<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Relationship to Offender			Extent of Injury		Injury Type		Injury Type		
Mileage Business at Vehicle Business					Vehicle Business Name (Job)			Vehicle Business Phone	
Mileage Business Address									

Ganno, Tony 8516

Other: Specify		Damage Code	Method of Theft	Vehicle Type
Fire			N/A	Truck/Van
Year	Make	Model	Style Code	Vehicle ID #
1999	SUZUKI		Hardtop	J53TE62U3K
Tag State	Tag Year	Decal #	Tag Type	Color Tag
Florida	04			Red
Estimated Value	Keys in Ignition	Keys Locked	Window Closed	Vehicle Alarm
	No	Yes	Yes	
Relationship to Vehicle		Special Features	Compensated Property	
Owner				
Relationship to Vehicle		Special Features	Compensated Property	
Relationship to Vehicle		Special Features	Compensated Property	
Registered Co. Name, Address, Phone			Policy #	
Holder Name, Address, Phone				
Year of Motor	Vehicle Length	Roll Material	Registration	Seat Type
Inventory Location	Inventory Address	Date Received	Keys Received	
Inventory Code	Original Reporting Agency	Report Number		
Vehicle Make	Vehicle Condition	Attachments Placed By ? MC/OT/Type		
Towing Company Name		Towing Company Address, Phone		

Person Type	Last Name	First Name	Middle Name
Sex	DOB	Age	Specialty
Home Address			
Home Phone	Pager Number	Cellular Number	E-Mail Address
Local Address and Phone if different			
Other Contact Name, Address, Phone			
Employer / School			
Employer / School			
Employer Address	Work Phone		
Emergency Type	Residency Status	Drug Influence	Alcohol Influence
Arrested	Victim/Witness Handbook	Yes	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationship to Offender	Extent of Injury	Injury Type	Injury Type
Person Type	Last Name	First Name	Middle Name
Sex	DOB	Age	Specialty
Home Address			
Home Phone	Pager Number	Cellular Number	E-Mail Address
Local Address and Phone if different			
Other Contact Name, Address, Phone			
Employer / School			
Employer / School			
Employer Address	Work Phone		
Emergency Type	Residency Status	Drug Influence	Alcohol Influence
Arrested	Victim/Witness Handbook	Yes	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationship to Offender	Extent of Injury	Injury Type	Injury Type
Legal Name at Victim Bureau	Victim Business Name (if any)		Victim Business Phone
Victim Business Address			

Ganno, Tony 9516

On this date and time the undersigned deputy responded to 3500 W Atlantic , reference to a car fire. Upon arrival fire rescue was met with. A 2008 Ford F150 was on fire , and was successfully put out by the Fire dept. A 1999 Suzuki which was parked next to the F150 received minor damage from the fire. The damage was to the left rear of the Suzuki. The Ford was completely totaled. The owner of the Ford Iraida Arsyazaga advised she arrived home with her family at approx 2030 hrs . They noticed a burning smell but did not think it was anything. Then around 2100hrs they noticed the vehicles on fire. The owner of the Suzuki [redacted] was also on scene, she is the mother of [redacted]

The fire dept ruled the fire as electrical. The victims were advised to call there insurance companies when possible.

Signature

Supervisor

Incident Report

City of Pompano Beach Fire Dept.

2003-0319238-006

Basic

Alarm Date and Time	20:58:31	Thursday, November 27, 2003
Arrival Time	21:04:55	
Controlled Date and Time		
Last Unit Cleared Date and Time	21:58:46	Thursday, November 27, 2003
Response Time	0:06:24	
Priority Response	Yes	
Completed	Yes	
Reviewed	Yes	
Fire Department Station	52	
Shift	C	
Incident Type	131 - Passenger vehicle fire	
Aid Given or Received	N - None	
Alarms	1	
Action Taken 1	11 - Extinguish	
Apparatus - Suppression	4	
Personnel - Suppression Personnel	7	
Property Loss	\$18,000.00	
Contents Loss	\$0.00	
Property Value	\$18,000.00	
Contents Value	\$0.00	
Property Use	962 - Residential street, road or residential driveway	
Location Type	Address	
Address	3500 W ATLANTIC BLVD	
City, State Zip	PB, FL 33069	
District	3204	

Person Involved/Property Owner - AREYZAGA, RICHARD

Owner	Yes
Last Name	[REDACTED]
First Name	[REDACTED]
Street Address	[REDACTED]
City, State Zip	PB, FL [REDACTED]
Phone	[REDACTED]

Fire

Area of Origin	83 - Engine area, running gear, wheel area
Heat Source	12 - Radiated, conducted heat from operating equipment
Items First Ignited	80 - General materials, other
Cause of Ignition	2 - Unintentional
Human Factors	None
Mobile Equipment Involved	3 - Involved in ignition and burned
Mobile Equipment Type	11 - Passenger car.
Mobile Equipment Make	FO - Ford
Mobile Equipment Model	F150
Mobile Equipment Year	2000
Mobile Equipment VIN	1FTZX17Z7YN [REDACTED]
Mobile Equipment License	H94 Z62
Mobile Equipment State	FL

Incident Report
2003-0319238-01

City of Pompano Beach Fire Dept.

Apparatus - E52

Apparatus ID	E52
Response Time	0:03:37
Apparatus Dispatch Date and Time	20:59:27 Thursday, November 27, 2003
En route to scene date and time	21:01:18 Thursday, November 27, 2003
Apparatus Arrival Date and Time	21:04:55 Thursday, November 27, 2003
Apparatus Clear Date and Time	21:08:46 Thursday, November 27, 2003
Apparatus priority response	Yes
Number of People	3
Apparatus Use	1
Apparatus Type	11 - Engine
Personnel 1	6362 - CORBISIERO, KEVIN Position: FFEMT
Personnel 2	4771 - MORALES, RONALD Position: DVREMT
Personnel 3	4296 - NIELSEN, CHERYL Position: LT MEDIC

Apparatus - SQ61

Apparatus ID	SQ61
Apparatus Dispatch Date and Time	20:59:28 Thursday, November 27, 2003
Apparatus Clear Date and Time	21:00:15 Thursday, November 27, 2003
Apparatus priority response	Yes
Apparatus cancelled after dispatch	Yes
Number of People	1
Apparatus Use	1
Apparatus Type	60 - Support apparatus, other
Personnel 1	1793 - BRANTLEY, ROBERT Position: FFEMT

Apparatus - R52

Apparatus ID	R52
Response Time	0:00:03
Apparatus Dispatch Date and Time	21:07:58 Thursday, November 27, 2003
En route to scene date and time	21:08:00 Thursday, November 27, 2003
Apparatus Arrival Date and Time	21:08:03 Thursday, November 27, 2003
Apparatus Clear Date and Time	21:20:02 Thursday, November 27, 2003
Apparatus priority response	Yes
Number of People	3
Apparatus Use	1
Apparatus Type	76 - ALS unit
Personnel 1	6661 - OLSEN, ROBERT Position: FFEMT
Personnel 2	6704 - SIROTA, STEVEN A Position: FFMEDIC
Personnel 3	6889 - LETO, JAMES Position: FFEMT

Apparatus - 163

Incident Report

City of Pompano Beach Fire Dept.

2003-0319238-00

Apparatus - 163

Apparatus ID	163
Response Time	0:06:24
Apparatus Dispatch Date and Time	20:58:31 Thursday, November 27, 2003
En route to scene date and time	20:58:31 Thursday, November 27, 2003
Apparatus Arrival Date and Time	21:04:55 Thursday, November 27, 2003
Apparatus Clear Date and Time	21:54:46 Thursday, November 27, 2003
Apparatus priority response	Yes
Apparatus Use	1
Apparatus Action Taken 1	11 - Extinguish
Apparatus Type	92 - Chief officer car

Authority

Reported By	4296 - NIELSEN, CHERYL 22:30:08 Thursday, November 27, 2003
Officer In Charge	4296 - NIELSEN, CHERYL 14:08:35 Saturday, December 6, 2003
Reviewer	3490 - WOLVERTON, LARRY 14:08:36 Saturday, December 6, 2003

Narratives

Narrative Name	CAD Narrative
Narrative Type	CAD Narrative
Author	-
Narrative Text	F0319238 251 MISC FIRE CALLS OASIS AT PALM AIRE UNIT TYPE(S) NOT AVAILABLE FOR RECOMMENDATION: HAZMAT >>>> BY: SHARI
Narrative Name	LT 52
Narrative Type	Incident
Narrative Date	22:18:41 Thursday, November 27, 2003
Author	4296 - NIELSEN, CHERYL
Author Rank	LT MEDIC
Author Assignment	1
Narrative Text	E-52 RESPONDED TO A CAR FIRE AT THIS LOCATION. ON ARRIVAL FOUND VEHICLE FULLY INVOLVED IN FIRE AND 1 CAR AS SOUTH A EXPOSURE. FIRE EXTINGLISHED AND EXPOSURE COOLED. OWNER STS HE CAME HOME APPROX 30 MIN AGO. STS HE SMELLED SMOKE OR SOMETHING IN AC ON HIS WAY HOME FROM DEERFIELD AND HE SHUT THE AC OFF. STS WHEN HE ARRIVED HOME HE PARKED THE CAR AND WENT IN HIS HOUSE. A NEIGHBOR STS HE HEARD AN EXPLOSION AND WHEN HE LOOKED OUTSIDE HE SAW THE CAR ON FIRE AND CALLED 911. BSO ON SCENE. FIRE DETERMINED TO BE SOME TYPE OF ENGINE, ELECTRICAL OR MECHANICAL FAILURE. EXPOSURE VEHICLE: 1999 SUZUKI VITARA VIN#TS3TE62V3X OWNER: [REDACTED]

Narratives

POMPANO, FL 33069

End of Report



NATIONWIDE

ARBITRATIONS & INSPECTIONS

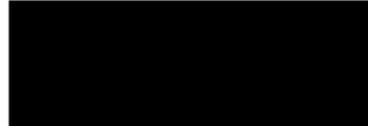
INSURED

:



CLAIM NUMBER

:



PREPARED FOR

:

Millie Henningson

COMPANY

:

Allstate

Claim Number:

Purpose of the Assignment:

The purpose of this assignment was to determine the origin and cause of a fire in the below referenced 2000 Ford F150 pick-up truck, hereafter referred to as the subject truck, that reportedly occurred approximately 20 minutes after it had been parked.

Preliminary Remarks:

Master ASE certified technician and Certified Vehicle Fire Investigator, Richard Metzger, Florida Investigator license number C2001024, arrived at Copart, 2801 Center Road, Ft. Pierce, Florida on January 28, 2004 at approximately 1:15 PM to commence the field inspection of the subject truck. The receptionist informed the inspector that control number 871884 had been assigned to a 2000 Ford pick-up truck which had been placed in row H, stall 80 in the yard.

The following are results of the inspection.

Description of the Truck:

The subject truck was a gold-colored, four-door, 2000 Ford F150 extended-cab pickup truck and was positively identified by the V.I.N. 1FTZX1727YN [REDACTED]. The subject truck did not carry a license plate at the time of the inspection. The current in-service mileage could not be established because the instrument cluster had been consumed by the fire.

Inspection of the Exterior:

The exterior of the truck was examined to determine the extent of the total damage and to identify the specific area(s) of the most intense or severe damages including an examination of the truck's undercarriage. The rear bumper had been removed prior to the inspection. The subject truck had sustained severe fire damage to the front end. The aluminum hood panel had melted along with the windshield. The roof was fire-scorched, void of paint and the unprotected metal was rusted from exposure. The grille and both headlight assemblies had been consumed. Both front fenders, the cowl panel and the exposed radiator support were fire-scorched, and void of paint. The radiator and air-conditioning condenser cores were missing and presumed to have melted during the fire. Both front tires had been consumed, with only the metal cords remaining wrapped around the rims. The chrome on the front rims and the front bumper was heat-discolored; but it remained intact. All of the glass in the cab had either melted or shattered as a result of the fire. The front sections of the front doors were fire-scorched and void of paint. The remainder of the truck, including the shell on the bed, was intact.

Inspection of the Passenger Compartment:

This engine compartment fire apparently migrated into the passenger compartment over the cowl and through the windshield opening. The numerous access holes in the



dashboard support panel afforded a path for this fire to enter the passenger compartment, as well. Most of the combustible materials in the passenger compartment were melted or had been consumed. The entire dashboard, including the instrument cluster, had been consumed. The front and rear seat material was burned away, which exposed the seat frames, now rusted from exposure. The interior metal panels and the underside of the roof were fire-scorched and mostly void of paint. There was a large amount of debris that had melted and dropped down on the floor suggesting that this fire did not originate from under the truck.

Inspection of the Engine Compartment:

All of the mechanical, electrical, fuel and fluid components in the engine compartment and on the engine were examined for evidence of electrical shorting, fuel or fluid leaks, physical damages or pre-fire damages. The subject truck was equipped with a 4.2-liter, fuel-injected, V6 engine and a five-speed manual transmission. This fire consumed most of the combustible materials in the engine compartment. All of the wires routed throughout the engine compartment were void of insulation. The sheet metal in the engine compartment was mostly void of paint. Most of the heavier fire-scorching damages were evident on the sheet metal and upper portions of the components mounted in the engine compartment. The cowl panel was fire-scorched across its entire length; however, the deepest burn area was visible directly above the power brake booster. The annealing on the top of the brake booster had been exposed to intense heat and had been obliterated, leaving the unprotected metal on the top of the booster rusted. The annealed finish remained on the metal on the lower metal portions of the booster. The upper right side of the brake booster was fire-scorched and the unprotected metal was rusted from exposure as well. The air filter housing, inlet pipe and the power steering reservoir, mounted above the left valve cover, had been consumed. Both of the valve covers have been partially consumed, exposing the rocker arms on the top of the cylinder head. The brake master cylinder housing and fluid reservoir had both melted. The inner wires strands that make up the battery cables and the cable ends remained intact with no melted, beaded or fused wires to indicate irregular electrical activity had occurred. The power cables routed to the alternator and the power distribution center were all intact, though void of their insulation. The battery and its plastic support tray were missing and presumed to have fallen down to the ground during the fire. The inspector noted that the inner fender was heat-warped and bent downward where the battery was normally mounted. The fuel vapor control valve is normally mounted directly above the right side of the power brake booster on the cowl panel. This valve operates when there is excessive fuel and/or vapors in the fuel tank vent system and sends the excess to the charcoal canister, mounted at the left rear corner of the frame, under the bed. The vapor control valve, according to the service manual electrical schematic, only operates when the key is in the "on" or "run" positions. The inspector found two wires, lying on the left side of the brake booster that were melted and beaded on the ends. The inspector traced these two wires back to where they merged with the main wiring harness. Based on the location of the aforementioned wires, it is suspected they were previously connected to the hood light, which is mounted directly above the vapor control valve when the hood is in the closed position. The inspector noted



the hood light switch for this model vehicle has power and ground at all times, even when the ignition is in the "off" position.

Inspection of the Undercarriage:

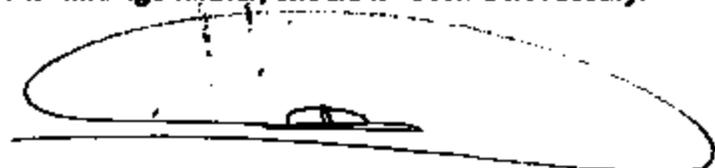
The subject truck was raised in the air with the aid of a forklift to facilitate an inspection of the undercarriage. The inspector verified that there was insufficient damage sustained to the undercarriage and components mounted on the truck's undercarriage to indicate the fire had originated from under the truck. It was noted that the transmission, shifter, transmission crossmember and the front section of the exhaust pipe, including the catalytic converter were missing and presumed to have been removed subsequent to this fire's occurrence evidenced by the lack of burn damages sustained where the aforementioned components had previously been mounted. The front portion of the frame rails, the main engine cross member and the front suspension components were fire-scorched. The remainder of the undercarriage was void of fire damage. Indicating this fire originated in the engine compartment area.

Conclusion:

It is the opinion of the lead investigator that the fire in the subject truck originated in the engine compartment and was caused by the ignition of fuel vapors. Based on the location of the damages sustained and flame patterns, it appears the fuel vapor control valve had been leaking/venting fuel in the engine compartment. The leaking fuel created fuel vapors, which accumulated along the underside of the hood, penetrated the energized hood light switch and subsequently ignited to become the origin of this fire loss.

Comments and Recommendations:

Nationwide Inspections, Inc., recommends Ford Motor Company be placed on notice for potential liability for damages sustained as a result of this fire loss since the fire appears to have been caused by a flawed fuel vapor control valve, which is only a switching device and was not designed to vent or leak fuel vapors. Nationwide Inspections, Inc., reserves the right to review any additional information, evidence, etc. as it becomes available and to amend this report and its findings further, should it become necessary.


Supervisor

Attachments.



Allstate

ALLSTATE INSURANCE COMPANY
P.O. BOX 168288
IRVING TX 75014

01/28/04

(800) 374-4244

FORD MOTOR COMPANY
POBOX 6248 RD 3NE-B
DEARBORN MI 48126

OUR INVESTIGATION INDICATES THAT YOUR INSURED WAS RESPONSIBLE FOR THIS LOSS.

SINCE WE HAVE ALREADY MADE A SETTLEMENT WITH OUR POLICYHOLDER, THE CLAIM HAS BEEN ASSIGNED TO US. COPIES OF THE FINAL PAPERS RELATING TO THE LOSS ARE ENCLOSED.

PLEASE ACCEPT THIS LETTER AS NOTICE OF OUR SUBROGATION CLAIM. PLEASE FORWARD YOUR PAYMENT WITH OUR CLAIM NUMBER TO:

ALLSTATE PAYMENT PROCESSING CENTER
P.O. BOX 227257
DALLAS, TX, 75222-7257

DIRECT ANY OTHER CORRESPONDENCE TO THE ADDRESS AT THE TOP OF THIS LETTER.

SINCERELY,

SUBROGATION CLAIM REP

ALLSTATE INSURANCE COMPANY

CBP:G

YOUR FILE NO. : SELF INSURED
YOUR INSURED : [REDACTED]
ADDRESS : [REDACTED]

DEARBORN MI [REDACTED]

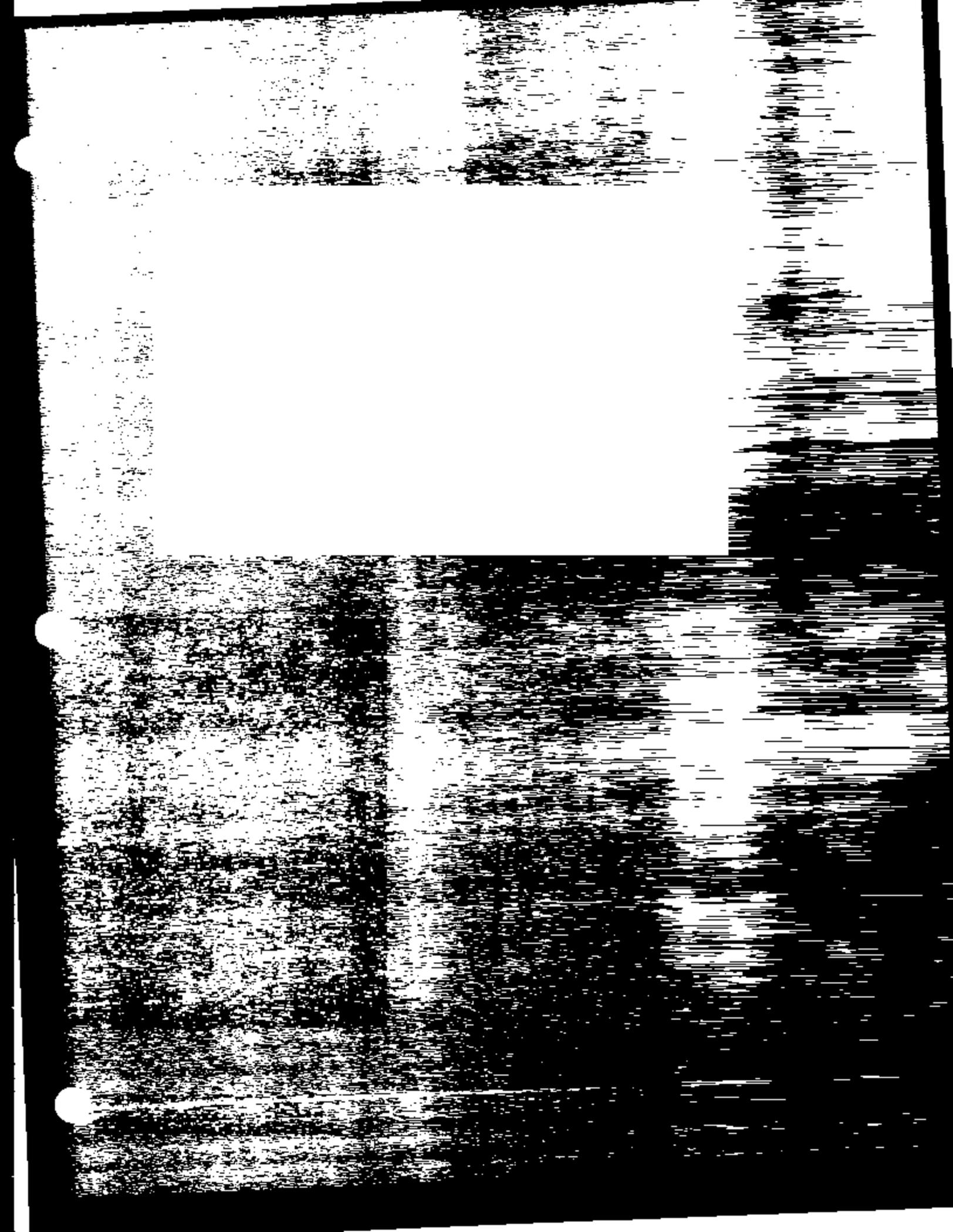
OUR CLAIM NO. : [REDACTED] RRR
OUR INSURED : [REDACTED]
LOSS DATE : 11/27/03

LOCATION :
3500 W ATLANTIC

POMPANO BEACH FL

AMOUNT OF LOSS: \$14,065.00

EP05-005-LC-6385



Customer Info

JUN 02 2005

Customer: [REDACTED] Primary Phone: [REDACTED] Secondary Phone: [REDACTED]
Address: [REDACTED] F [REDACTED]
Country: USA Language: EN
Cell Phone: [REDACTED] Pager:
Preferred Contact method: Fax:
Preferred Contact Time: Email:

FORD MOTOR COMPANY
RECEIVED
JUN 02 2005
OFFICE OF THE
GENERAL COUNSEL

ENG-005-10-6396

JUN 02 2005

Action Detail

VIN: 1FTDF15Y4SI	Year: 1995	Model: F-SERIES	Case: 1367711385
Name:	Owner Status: Subsequent	WSD: 1995-04-08	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone:	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone:	
Issue Type: 10 OGC	Issue Status: CLOSED	Dealer: JARRETT FORD OF PLANT CITY, INC.	
Origin Desc: US CONCERN CASE BASE		P & A Code: 00481	
Action Desc: CONTACT ADVANCED TO OGC			
Odometer: 1 MI	Comm Type: PHONE		
Action Date: 05/18/2005	Action Time: 10:12:49:287	Action Date: No	
Analyst Name: SPENCER ALLEEN	Analyst: ASPENC23		

COMMENTS: CUSTOMER SAID: =DATE OF FIRE IS ON 05/05/2005=FIRE ORIGINATED UNDER THE HOOD WHERE THE CRUISE CONTROL SWITCH IS LOCATED - =VEH LOCATION WAS AT CUSTOMER HOME =THERE WAS A FIRE REPORT FILE WITH THE PLANT CITY FIRE RESCUE =THEIR FINDINGS WHERE THE FIRE ORIGINATED WHERE THE CRUISE CONTROL SWITCH IS =NO CLAIM WAS FILE WITH THE INSURANCE COMPANY=VEH NOT REPAIRABLE =VEH WAS NOT RUNNING AT THE TIME FOR FIRE.=THERE IS DAMAGE TO HIS HOME FROM THE FIRE =THE FIRE DEPARTMENT TOOK PICTURE OF THE FIRE AND HE HIMSELF=CUST IS SEEKING FOR FORD TO GIVE HIM A NEW OR USED VEH AND REPAIR HIS HOUSE THAT IS DAMAGED DEALER SAID: JARRETT FORD OF PLANT CITY 2000 EAST BAKER ST PLANT CITY, FL 33688 TEL: (813) 752-4171 CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

EPO5-085-LC-6387



IN THE CIRCUIT COURT OF CHICOT COUNTY, ARKANSAS

[REDACTED]

PLAINTIFF

VS.

CIV-NO CIV:2000-12-1

FORD MOTOR COMPANY

DEFENDANT

COMPLAINT

COMES NOW Plaintiff [REDACTED], and for his Complaint against Defendant Ford Motor Company, states as follows, to-wit:

Jurisdiction and Venue

1. Plaintiff is a citizen and resident of Lake Village, Chicot County, Arkansas.
2. Defendant is a foreign corporation incorporated in the State of Delaware. Defendant is authorized and does business in the State of Arkansas.
3. The amount in controversy is less than the minimum jurisdictional limits for federal court jurisdiction in diversity of citizenship cases. This Court has jurisdiction over the parties hereto, subject matter hereof, and venue is proper.

Facts

4. Defendant designed, manufactured, distributed, advertised, and placed into the stream of commerce a 1999 Ford Ranger XLT, VIN1FTYR14V2X [REDACTED] (hereinafter referred to as the "vehicle"). Plaintiff purchased the vehicle and was using it in an expected, intended and foreseeable manner when it caught fire and burned.
5. The fire was caused by flammable liquid fuel leaking or escaping in the engine compartment on top of the engine.

Filed in Ark. 20th day of
January 2000 at 1:00 p.m.
Crystal Baker cc

BREACH OF EXPRESS WARRANTY

6. Plaintiff re-alleges and incorporates herein by reference all preceding paragraphs as if set forth word for word.

7. At all times relevant to the subject matter of this action, there was in force an express warranty covering the motor vehicle, including all portions of the vehicle damaged during the fire of April 25, 1999. Defendant received notice of the fire and concomitant damage, as well as demand that Defendant honor the express warranties; however, Defendant has refused to honor its express warranties.

8. As a direct and proximate result of Defendant's breach of the express warranty, Plaintiff has suffered damages as hereinafter described, for which Defendant is liable.

BREACH OF IMPLIED WARRANTY OF MERCHANTABILITY

9. Plaintiff re-alleges and incorporates herein by reference all preceding paragraphs as if set forth word for word.

10. By operation of Ark. Code Ann. § 4-2-314 (Repl. 1991), Defendant impliedly warranted that the vehicle sold to Plaintiff was merchantable. Defendant breached the implied warranty of merchantability because the vehicle would not pass without objection in the market, and the vehicle as sold was not fit for the ordinary purposes for which such goods are used.

11. As a direct and proximate result of Defendant's breach of the implied warranty of merchantability, Plaintiff has suffered damages as hereinafter described, for which Defendant is liable.

STRICT LIABILITY IN TORT

12. Plaintiff re-alleges and incorporates herein by reference all preceding paragraphs as if set forth word for word.

13. Defendant designed, manufactured, advertised, and supplied the vehicle in a defective condition which rendered it unreasonably dangerous in that it caused injury and damage to Plaintiff under normal and foreseeable circumstances, and did not have necessary, appropriate, and clear and conspicuous warnings about the vehicle's propensity to cause injury and damage, all in contravention of the laws of this State.

14. As a direct and proximate result of Defendant's breach of the duty owed to Plaintiff, Plaintiff has suffered damages as hereinafter described, for which Defendant is liable.

NEGLIGENCE

15. Plaintiff re-alleges and incorporates herein by reference all preceding paragraphs as if set forth word for word.

16. The injuries and damages sustained by Plaintiff were directly and proximately caused by the negligent and careless acts of Defendant including, but not limited to, the following:

- A. Improperly designing, formulating, engineering, manufacturing, assembling, selling, packaging, inspecting, testing, and otherwise working upon the vehicle, so as to sell and supply the vehicle in an unreasonably dangerous and defective condition.
- B. Improperly failing to warn and continuing to fail to warn of the hazards, risks and dangers created by its condition.

- C. Improperly failing to design, engineer, manufacture and otherwise work upon the vehicle so as to prevent it from causing injury or damage to Plaintiff under normal, intended and foreseeable circumstances.
- D. Improperly failing to warn and continuing to fail to warn in a conspicuous, necessary and appropriate manner of the propensity of the vehicle to cause injury and damage.
- E. Improperly failing to recommend to users of its vehicle that necessary and appropriate precautions, safeguards and other protective measures should be taken to prevent the vehicle from causing injury or damage under intended, normal, and foreseeable circumstances.
- F. Otherwise failing to exercise reasonable and ordinary care under the circumstances.

17. Defendant breached the duty owed to Plaintiff by not using ordinary care in the design, workmanship, materials selection, manufacture, and supply of the vehicle.

18. As a direct and proximate result of Defendant's breach of the duties owed to Plaintiff, Plaintiff has sustained damages as hereinafter described, for which Defendant is liable.

Damages

19. As a direct and proximate result of Defendant's breach of the duties owed to Plaintiff and breach of warranties, Plaintiff has suffered damages, including, but not limited to, vehicle damage, storage and towing, and loss of use. Plaintiff demands relief in the amount of \$18,018.19.

Jury Demand

20. Plaintiff demands a jury trial for all disputed issues of fact to be decided by a trier of fact.

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays that this Court enter a judgment in his favor in the amount of \$18,018.19; that Plaintiff have his costs expended herein; and that Plaintiff have any and all other proper relief to which this Court finds his to be entitled.

Dated this 12th day of January, 2000

Respectfully submitted,

WRIGHT, CHANEY, BERRY, DANIEL,
SLAUGHTER & HUGHES, P.A.
303 Professional Park Drive
P.O. Drawer 947
Arkadelphia, Arkansas 71923
Telephone: (870) 246-6796
Telefacsimile: (870) 246-2178
E-mail: eric@arklaw.com

By: 

Eric G. Hughes

AR BIN 95034

Attorneys for Plaintiff

The Wright Law Firm

ATTORNEYS AT LAW
303 PROFESSIONAL PARK DRIVE
P.O. DRAWER 947
ARKADELPHIA, ARKANSAS 71923

WILLIAM G. WRIGHT
DONALD P. CHANEY, JR.
TRAVIS R. BERRY
K. LEANNE DANIEL
EDWARD M. SLAUGHTER
ERIC G. HUGHES
RODNEY R. MOORE

TELEPHONE
870-246-6796

TELEFAX
870-246-2178

WEB SITE
www.arklaw.com

October 5, 1999

Ford Motor Company
The Corporation Company
417 Springs Street
Little Rock Arkansas 72201

Re: Vehicle: 1999 Ford Ranger XLT
VIN: 1FTYR14V2X[REDACTED]
DOL: April 25, 1999
Owner: [REDACTED]
Our File: 9253

Dear Agent:

This firm has been retained to recover damages arising out of a fire loss involving the above-referenced vehicle. The loss occurred on April 25, 1999, when the motor vehicle caught fire and burned, causing substantial damage to the owner. The purpose of this letter is to notify you, pursuant to Arkansas Code Annotated, Section 4-2-607, of the breaches of warranty with respect to the vehicle.

In that connection, you are hereby advised and notified that you breached the:

- (A) express warranties as contained and defined in Arkansas Code Annotated, Section 4-2-313; and
- (B) implied warranty of merchantability as contained and defined in Arkansas Code Annotated, Section 4-2-314; and
- (C) implied warranty of fitness for a particular purpose as contained and defined in Arkansas Code Annotated, Section 4-2-315,

all in connection with your design, manufacture, advertisement and sale of the product.

October 5, 1999

The vehicle is being stored and protected so that the evidence for trial will be preserved. Please contact me directly if you would like to arrange an inspection of the vehicle. No inspection by you is authorized unless prior approval is given by me.

As soon as all of the information with a bearing upon the occurrence and the injuries and damages sustained by [REDACTED] is collected, I will forward to you a packet of materials demonstrating liability and itemizing the damages. In the meantime, please let me know if there is any way I can assist you with your evaluation of this loss.

Very truly yours,

WRIGHT, CHANEY, BERRY, DANIEL,
SLAUGHTER & HUGHES, P.A.



Eric G. Hughes

EGH/paf

SFCHRFMA

Issue List

02/14/00 12:28:40

==>

FCSD REGION: _____ MARKET: _____ ISSUE STATUS: _____
 P&A CODE: _____
 VIN: IFTYR14V2XT [REDACTED] CASE NUMBER: _____
 SALES REGION: _____ SALES ZONE: _____ ISSUE TYPE: _____

A	LAST HND/	Customer Phone Number/	Reason/	Stat/
C	P&A	LAO Trmt Customer Name	Year Model	Type
-	01/12/99	[REDACTED] (H [REDACTED])	(B) SALES - GENERAL/OTHER	C
	05837	[REDACTED]	1999 RANGER	02

F1=Help F2=AddAction F5=CustomerList F6=DealerInfo
 F7=Prev F8=Next F10=IssueDetail F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGDB079

ENG-005-LC-005

SFCHIDMA

Issue Detail

02/14/00 12:28:56

=<>

VIN: 1FTYR14V2XT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL MSD: 12/29/98 Mileage: 1200
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 1427590129 Day Ph: [REDACTED]
 Symptom:
 Reason: SALES - GENERAL/OTHER
 Dealer: SOUTHLAND FORD LINC MERC INC
 Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSII Contact: N

A/C DATE Origin Description

01/12/99 CAC REQUEST SALES MGR TO CONTACT CUSTOMER
 01/12/99 CAC108 ADVISE CUST INFO WILL BE SENT TO DLR; CONTACT SALES MGR

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo
 F7=Prev F8=Next F9=ViewMORSII F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGDB079

SFCHADMA

Action Detail

02/14/00 12:29:03

==>

VIN: 1FTYR14V2XT7 [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 12/29/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 1427590129 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: SALES - GENERAL/OTHER
 Dealer: SOUTHLAND FORD LINC MERC INC
 Issue Type: 02 INFORMATION Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 1200 MI
 Analyst: SHARGOBI SONIA HARGOBI Document Number:
 Action Date: 01/12/99 Action Data: Action Time: 11:48:46 EST
 Origin Desc: GENERAL CAC

Action Desc: REQUEST SALES MGR TO CONTACT CUSTOMER
 Comments: CUSTOMER SAYS: BOUGHT A 1999 RANGER THINKS IT IS TOO SMAL
 L AFTER DRIVING WANT TO GET ANOTHER VEHICLE ; DOESN'T CARE
 IF IT IS USED BUT WANTS IT LARGER WANTS FORD HELP IN THIS
 PER CUSTOMER, DEALER SAYS: WILL NOT BE ABLE TO DO THAT
 CAC ADVISED: - THANK YOU FOR YOUR FEEDBACK - THIS INFORMAT
 ION WILL BE DOCUMENTED - FORD IS UNABLE TO INTERVENE IN SA

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

MORE COMMENTS AVAILABLE

OGDB079

SFCHADMA

Action Detail

02/14/00 12:29:07

-->

VIN: 1FTYR14V2XT Year: 1999 Model: RANGER
Owner Status: ORIGINAL WSD: 12/29/98
Name: Hm Ph:
Trmt: VLC Case: 1427590129 Day Ph:
Symptom Desc:
Reason Desc: SALES - GENERAL/OTHER
Dealer: SOUTHLAND FORD LINC MERC INC
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 1200 MI
Analyst: SHARGOBI SONIA HARGOBI Document Number:
Action Date: 01/12/99 Action Data: Action Time: 11:48:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST SALES MGR TO CONTACT CUSTOMER
Comments: ION WILL BE DOCUMENTED - FORD IS UNABLE TO INTERVENE IN SA
LES ISSUES SINCE THEY ARE BETWEEN THE CUSTOMER AND DEALER.
- PLEASE CONTACT YOUR SALES MANAGER OR DEALERSHIP PRINCIPAL
IF YOU HAVE NOT ALREADY DONE SO INFERENCE CASE ID: 520

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

OGDB079

SFCHADMA

Action Detail

02/14/00 12:29:11

<=>

VIN: 1FTYR14V2XT [REDACTED] Year: 1999 Model: RANGER
Owner Status: ORIGINAL WSD: 12/20/99
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: VLC Case: 1427590129 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: SALES - GENERAL/OTHER
Dealer: SOUTHLAND FORD LINC MERC INC
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 1200 MI
Analyst: SHARGOBI SONIA HARGOBIN Document Number:
Action Date: 01/12/99 Action Data: Action Time: 11:48:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST SALES MGR TO CONTACT CUSTOMER
Comments:

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

OGDB079

8316-01-020-0007

SECHADMA

Action Detail

02/14/00 12:29:18

==>

VIN: 1FTYR14V2XT [REDACTED] Year: 1999 Model: RANGER
 Owner Status: ORIGINAL WSD: 12/29/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 1427590129 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: SALES - GENERAL/OTHER
 Dealer: SOUTHLAND FORD LINC MERC INC
 Issue Type: 02 INFORMATION Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 1200 MI
 Analyst: SHARGOBI SONIA HARGOBIN Document Number:
 Action Date: 01/12/99 Action Data: Action Time: 11:48:46 EST
 Origin Desc: US INQUIRY CASE BASE
 Action Desc: ADVISE CUST INFO WILL BE SENT TO DLR; CONTACT SALES MGR
 Comments: CUSTOMER SAYS: BOUGHT A 1999 RANGER THINKS IT IS TOO SMALL AFTER DRIVING WANT TO GET ANOTHER VEHICLE ; DOESN'T CARE IF IT IS USED BUT WANTS IT LARGER WANTS FORD HELP IN THIS PER CUSTOMER, DEALER SAYS: WILL NOT BE ABLE TO DO THAT CAC ADVISED: - THANK YOU FOR YOUR FEEDBACK - THIS INFORMATION WILL BE DOCUMENTED - FORD IS UNABLE TO INTERVENE IN SA

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

MORE COMMENTS AVAILABLE

OGDB079

SFCHADMA

Action Detail

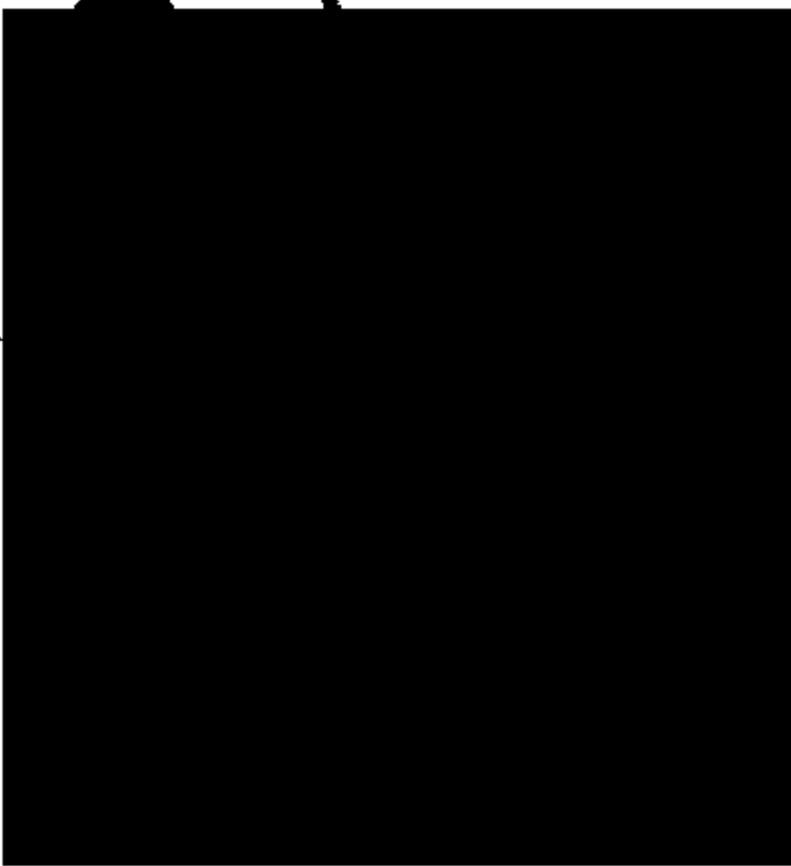
02/14/00 12:29:24

==>

VIN: 1FTYR14V2XT [REDACTED] Year: 1999 Model: RANGER
Owner Status: ORIGINAL WSD: 12/29/98
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: VLC Case: 1427590129 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: SALES - GENERAL/OTHER
Dealer: SOUTHLAND FORD LINC MERC INC
Issue Type: 02 INFORMATION Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 1200 MI
Analyst: SHARGOBI SONIA HARGOBI Document Number:
Action Date: 01/12/99 Action Data: Action Time: 11:48:46 EST
Origin Desc: US INQUIRY CASE BASE
Action Desc: ADVISE CUST INFO WILL BE SENT TO DLR; CONTACT SALES MGR
Comments: ION WILL BE DOCUMENTED - FORD IS UNABLE TO INTERVENE IN SA
LES ISSUES SINCE THEY ARE BETWEEN THE CUSTOMER AND DEALER.
- PLEASE CONTACT YOUR SALES MANAGER OR DEALERSHIP PRINCIPAL
IF YOU HAVE NOT ALREADY DONE SO INFERENCE CASE ID: 520

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

OGDB079



 v. Ford

888-610

Materials for Design Analysis

CERTIFICATE

0141 346061

BK AL12 7006

STATE OF CONNE
DEPARTMENT OF MOTOR VEHICLES

IDENTIFICATION NUMBER: RE14262H YEAR: 2002 MAKE: FORD MODEL: ECONOLIN BODY STYLE: VAN CIL: 06 NEW/USED: NEW
TITLE NUMBER: 27070792 DATE OF ISSUE: 10/01/2002 PRIOR TITLE NUMBER: PRIOR TITLE STATE: PURCHASE DATE: 06/26/2002 ODOMETER READING: 000056

THIS TITLE CONTAINS A WATERMARK

OWNER(S):
BRANFORD CT
FIRST LIENHOLDER:
FORD MOTOR CREDIT CO
PO BOX 105704
ATLANTA GA 30348

DATE OF BIRTH:

DATE OF LIEN: 08/26/2002

DATE OF LIEN:

RELEASE OF LIENS	
FIRST LIEN INTEREST IN DESCRIBED VEHICLE IS HEREBY RELEASED	
NAME: FORD MOTOR CREDIT CO	
AUTHORIZED SIGNATURE: <i>[Signature]</i>	DATE RELEASED: 11/14/02
SECOND LIEN INTEREST IN DESCRIBED VEHICLE IS HEREBY RELEASED	
NAME:	
AUTHORIZED SIGNATURE: <i>[Signature]</i>	DATE RELEASED:

FORD MOTOR CREDIT CO
PO BOX 105704
ATLANTA GA 30348

VEHICLE IDENTIFICATION NUMBER (VIN)



TITLE NUMBER



The Commissioner of Motor Vehicles hereby certifies that an application for a certificate of title for the motor vehicle described herein has been duly filed pursuant to the provisions of the laws of the State of Connecticut, and based on the statements of the applicant and the records on file with this agency. The applicant named is the owner of said vehicle. The Department of Motor Vehicles further certifies that the vehicle is subject to any security interests shown herein.

IN WITNESS WHEREOF,
I have affixed my hand.
[Signature]
COMMISSIONER OF MOTOR VEHICLES

VOID IF ALTERED

Fire Report

EMPS-000-LC-6415

K1 Person/Entity Involved

Local Office: _____ Business name (if applicable): _____ Area Code: _____ Phone Number: _____

Check the box if home address or business location. This step is done subsequent to the report.

Mr., Ms., Mrs. First Name MI Last Name Suffix
 Number Prefix Street or Highway Street Code Suite
 Post Office Box Apt./Suite/Room City
 State Zip Code

More people involved? Check this box and attach Supplemental Forms (NFRS-15) as necessary.

K2 Owner

Same as person/entity? Then check the box and skip the rest of this section. Business name (if applicable): **ATLAS FENCE COMPANY** Area Code: **483** Phone Number: **3013**

Check the box if entity address is different location. This step is done subsequent to the report.

Mr., Ms., Mrs. First Name MI Last Name Suffix
 Number Prefix Street or Highway Street Type Suite
 Post Office Box Apt./Suite/Room City
 State Zip Code

L Remarks:
 Local Office: _____

Narrative Title: Narrative From CAD
 Date Entered: 09/24/2002 3:19:49 PM

WESTPORTFD 0202600
 Complaint Type: CAR FIRE - CAR FIRE
 Caller Name: WPD
 [09/24/2002 15:19:13 : AMAGIVER]
 Cross Streets: SAUGATUCK AVE / SHERWOOD ISLAND CONN
 NBH:MAP 74

Fire Module Required?
 Check the box that applies and then complete the additional fire mod. based on incident type as follows:

<input type="checkbox"/> Building 111	Complete Fire & Structure
<input type="checkbox"/> Special structure 112	Complete Fire Mod. & the 1
<input type="checkbox"/> Confined 115-118	Check on Response Module
<input type="checkbox"/> Mobile Property 120-123	Complete Basic Module
<input checked="" type="checkbox"/> Vehicle 130-138	Complete Fire Module
<input type="checkbox"/> Vegetation 140-143	Complete Fire Module
<input type="checkbox"/> Outside (rubber fire 144-155)	Complete Fire or Wildland
<input type="checkbox"/> Special outside fire 161-164	Complete Basic Module
<input type="checkbox"/> Crop fire 170-173	Complete Fire Module

ITEMS WITH A ★ MUST ALWAYS BE COMPLETED!

More remarks? Check this box and attach Supplemental Forms (NFRS-18) as necessary.

M Authorization

2182 KEENE, JEFFREY Assistant 09 24 2002
 Office in charge ID Signature Position or rank Department Month Day Year
 Signature Department Month Day Year

E905-005-1C-0417

Complete this side for all fires

A **Case** **Check** **NRPS - 2**
File
 No. MS220 **CT** **OS** **IC** **2002** **2002583** **0**
 Date **2002** **0202583** **0**
 Year **2002** **0202583** **0**

B Property Details

B1 **0** **Not Residential**
 Estimated number of residential living units in building at origin address or all of year. Exclude motorist

B2 **0** **Buildings not involved**
 Number of buildings involved

B3 **0** **None** **Lead (only one entry)**
 Approx. amount (include bag)

C On-Site Materials or Products **None**

Enter up to three codes. Check one box for each code selected

1 **None** **1** **2** **3** **4**
 On-site material (1)
 On-site material (2)
 On-site material (3)

Complete if there were any significant amounts of material in building, vicinity of significant quantity or materials on the property. (Other codes may become available)

1 Bulk storage or warehousing
2 Processing or manufacturing
3 Packaged goods for sale
4 Repair or service

1 Bulk storage or warehousing
2 Processing or manufacturing
3 Packaged goods for sale
4 Repair or service

1 Bulk storage or warehousing
2 Processing or manufacturing
3 Packaged goods for sale
4 Repair or service

D Ignition

D1 **83** **Ignition work, running gear, wheel area**
 Area of the origin

D2 **10** **Heat from powered equipment, other**
 Heat source

D3 **62** **Flammable liquid/gas - in open engine or burner**
 Ignition liquid **1** **Check box if the liquid was transferred to object of origin**

D4 **23** **Gasoline**
 Type of material left behind **Request only if item left behind is code 18 or 27D**

E1 Cause of Ignition **Failure of equipment or heat source**

Check box if due to an equipment report. **None**

E2 Factors Contributing To Ignition **None**

1 **None** **1** **2** **3** **4**
 Factor contributing to ignition (1)
 Factor contributing to ignition (2)

E3 Human Factors Contributing To Ignition

Check all that apply. **None**

1 **Asleep**
2 **Possibly impaired by alcohol or drugs**
3 **Unattended person**
4 **Possibly mentally disabled**
5 **Physically disabled**
6 **Multiple persons involved**
7 **Age was a factor**

Estimated age of person involved **1** **2** **Female**

F1 Equipment Involved in Ignition

None **If equipment was not involved, skip to Section G**

1 **None** **1** **2** **3** **4**
 Equipment involved

1 **None** **1** **2** **3** **4**
 Brand **1** **2** **3** **4**
 Model **1** **2** **3** **4**
 Serial # **1** **2** **3** **4**
 Year **1** **2** **3** **4**

F2 Equipment Power

None **1** **2** **3** **4**
 Equipment Power (watt)

F3 Equipment Portability

1 **Portable**
2 **Stationary**

Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.

G Fire Suppression Factors

Enter up to three codes. **None**

1 **None** **1** **2** **3** **4**
 Fire suppression factor (1)
 Fire suppression factor (2)
 Fire suppression factor (3)

H1 Mobile Property Involved

1 **3** **Involved in ignition and burned**

1 **None** **1** **2** **3** **4**
 Mobile property model

1 **None** **1** **2** **3** **4**
 Owner's phone number **1** **2** **3** **4**
 State **1** **2** **3** **4**
 VIN Number **1** **2** **3** **4**

H2 Mobile Property Type & Make

1 **10** **Passenger road vehicle, other**
 Mobile property type

1 **FO** **Ford**
 Mobile property make

1 **2002** **2002**
 Year

Local Use

Pre-Fire Plan Available
 Some of the information provided in this report may be based upon reports from other agencies.

Arson report attached
 Police report attached
 Coroner report attached
 Other reports attached

Structure fire? (falls to user to complete the other side of this form.)

FORM 888-1C-0418

Oct-25-2002 12:06PM
9-24-2002 4:46AM

ATLAS FENCE
FRX WESTPORT F. DEPT 203 341 506

No-5800 P. 6/8

P. 4

Entered By: ANGUS M MACIVER, On 09/24/2002 3:19:49 PM
Edited By: JEFFREY KEENE, On 09/24/2002 5:08:27 PM

Title: Narrative From CAD

WESTPORTFD 0202600

Complaint Type: CAR FIRE - CAR FIRE

Caller Name: WPD

[09/24/2002 16:19:13 : AMACIVER]

Cross Streets: SAUGATUCK AVE / SHERWOOD ISLAND CONN

NBH:MAP 74

ENG-005-LC-5419

Oct. 25. 2002 12:07PM
9-24-2002 4:48AM

ATLAS FENCE
FF WESTPORT F; DEPT 203 341 66

No. 5800 P. 7/8

P. 5

Entered By: JEFFREY KEENE, On 09/24/2002 4:47:24 PM
Edited By: JEFFREY KEENE, On 09/24/2002 5:08:27 PM

Title: OFFICER SUMMARY

VAN FIRE. WE BELEIVE FIRE WAS CAUSED BY BROKEN FUEL LINE. HEAVY FIRE
DAMAGE TO VAN.



PROPERTY DAMAGE
APPRAISAL

2005-005-LC-0421

Date: 10/ 7/02 10:24 AM
 Estimate ID: 210002B
 Estimate Version: 0
 Profile ID: PDA - STRATFORD

THIS IS NOT AN AUTHORIZATION TO REPAIR. ALL COSTS OF REPAIRS ARE THE SOLE RESPONSIBILITY OF THE VEHICLE OWNER, WHO ULTIMATELY MUST AUTHORIZE ALL REPAIRS. NO SUPPLEMENTS WILL BE HONORED WITHOUT THE PRIOR APPROVAL OF PROPERTY DAMAGE APPRAISERS. CALL 203-386-9817.

Property Damage Appraisers

2505 Main Street Suite 229 Stratford, CT 06615
 (203) 386-9317
 Fax: (203) 377-7901

Damage Appraised by: Robert Lenois

Appraised For: CARISE

Condition Code: Good
 Date of Loss: 9/24/02
 Deductible: 0.00
 PDA File Number: 210002B
 Claim Number: [REDACTED]

Type of Loss: Fire
 Inspect date: 10/ 4/02

Insured: [REDACTED]
 Address: 30 N E INDUSTRIAL RD BRANFORD, CT

Mitchell Service: 913620

Description: 2002 Ford Econoline E150
 Body Style: VanCrge 138" WB
 VIN: 1FTRE14262HA55888
 Color: DARK BLUE

Drive Train: 4.2L Inj 6 Cyl 2WD

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/ Part Number	Dollar Amount	Labor Units
1	335438	BDY	REMOVE/REPLACE	GRILLE	1C2Z 8200 AAC	531.98	0.5
2	300150	BDY	REMOVE/REPLACE	R H/LAMP ASSEMBLY	FBUZ 13008 AA	186.30	INC
3	AUTO	BDY	CHECK/ADJUST	HEADLAMPS			0.4
4	300179	BDY	REMOVE/REPLACE	L H/LAMP ASSEMBLY	FBUZ 13008 BA	186.30	INC
5	302080	BDY	REMOVE/REPLACE	R PARK/SIGNAL/MKR LAMP ASSEMBLY	F2UZ 13200 A	52.00	0.2
6	302090	BDY	REMOVE/REPLACE	L PARK/SIGNAL/MKR LAMP ASSEMBLY	F2UZ 13201 A	52.00	0.2
7	335446	BDY	REMOVE/REPLACE	HOOD PANEL	ORDER FROM DEALER	263.90	1.0 #
8	AUTO	REF	REFINISH	HOOD OUTSIDE			C 2.4
9	AUTO	REF	REFINISH	HOOD UNDERSIDE			C 1.2
10	300329	BDY	REMOVE/REPLACE	COOLING RADIATOR	ORDER FROM DEALER	411.25	1.5
11	302750	BDY	REMOVE/REPLACE	COOLING RADIATOR FILLER CAP	ESTZ 8100 A	6.90	
12	302790	BDY	REMOVE/REPLACE	COOLING RADIATOR SHROUD	FAUZ 8146 ACA	60.32	INC #
13	302980	BDY	REMOVE/REPLACE	COOLING ELECTRIC FAN BLADE	F2UZ 8800 A	92.25	0.3 #
14	335198	BDY	REMOVE/REPLACE	UPR COOLING RADIATOR HOSE	YC2Z 8260 AA	36.91	0.1 #
15	300465	BDY	REMOVE/REPLACE	LWR COOLING RADIATOR HOSE	YC2Z 8286 HA	49.98	0.2 #
16	300253	BDY	REMOVE/REPLACE	COOLING RECOVERY TANK	F2UZ 84080 A	22.60	0.4
17	335203	BDY	REMOVE/REPLACE	R COOLING AIR DEFLECTOR	FBUZ 8310 AA	7.28	
18	335204	BDY	REMOVE/REPLACE	L COOLING AIR DEFLECTOR	FBUZ 8311 AA	7.83	

ESTIMATE RECALL NUMBER: 10/ 7/02 10:03:48 210002B

Mitchell Data Version:
 UltraMeta Version:

OCT_02_A
 4.8.011

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Page 1 of 5

ER05-005-LC-6422



August 20, 2003

**FORD MOTOR CREDIT
ATTN SHAWN L NORTON
PARKLANE TOWERS WEST STE 300
THREE PARKLANE BLVD
DEARBORN MI 48126-2568**

RE: Claim No: [REDACTED]

Dol: 09-24-2002

Dear Sir,

Enclosed please find the documentation that you requested.

1. 09-24-2002, I-95 Exit 18, CT
2. Insured was driving down the road, the vehicle started to smoke. He pulled over to the side and the vehicle burst into flames.
3. Fire report enclosed
4. 2002 Ford E 150 , vin: 1FTRE14262E [REDACTED]
5. Mileage: estimated 4000
6. Photos enclosed
7. Alleged defect: gas line hose
8. Vehicle has been replaced, vehicle was deemed a total loss.
9. Vehicle located at Copart Auto Auctions (Enclosed)
10. Enclosed: Repair estimate, total loss work sheet along copies of payments and drafts.
11. Complete service history: Will forward once received
12. List of any market additions or modifications: None noted
13. Was the engine running? Yes
14. Were the keys in the ignition? Yes
15. If the vehicle was purchased used? No. Vehicle was purchased new.

Sincerely,

**LORI MARCHAND
Claims Representative
Ext. 2528**

WAUSAU INSURANCE COMPANIES
100 LINCOLNWAY WEST * MISHAWAKA IN 46546
MAILING ADDRESS: PO BOX 410 MISHAWAKA IN 46546-0410
(574)-258-4400, FAX (574) 258-5493
e-mail: Lori.Marchand@LibertyMutual.com
MEMBER OF LIBERTY MUTUAL GROUP

ER05-005-LC-0423

Date: 10/ 7/02 10:24 AM
 Estimate ID: 2100028
 Estimate Version: 0
 Profile ID: POA - STRATFORD

Line	Code	Description	Quantity	Unit	Part Number	Price	Notes
19	303590	MCH REMOVE/REPLACE			TRANS OIL COOLER		-M
20	335467	BDY REMOVE/REPLACE			R FENDER PANEL		
21	AUTO	REF REFINISH			R FENDER OUTSIDE		C 1.8
22	AUTO	REF REFINISH			R FENDER EDGE		C 0.5
23	335468	BDY REMOVE/REPLACE			L FENDER PANEL	2CZZ 18008 AA	264.82 1.8 #
24	AUTO	REF REFINISH			L FENDER OUTSIDE		C 1.8
25	AUTO	REF REFINISH			L FENDER EDGE		C 0.5
26	300529	BDY REMOVE/REPLACE			R FENDER SKIRT PANEL	F7UZ 16154 AE	89.78 3.0 #
27	AUTO	REF REFINISH			R FENDER SKIRT		1.0
28	300530	BDY REMOVE/REPLACE			L FENDER SKIRT PANEL	F7UZ 16155 AG	65.02 3.0 #
29	AUTO	REF REFINISH			L FENDER SKIRT		1.0
30	300950	BDY REMOVE/REPLACE			R FENDER SPLASH SHIELD	2CZZ 16102 AA	27.00 0.3
31	300951	BDY REMOVE/REPLACE			L FENDER SPLASH SHIELD	F7UZ 16103 AC	18.43 INC
32	300002	MCH REMOVE/REPLACE			BLEED ABS SYSTEM		-M 0.3
33	300532	MCH REMOVE/REPLACE			ABS CONTROL VALVE	R-XL32 28373 BARM	253.10 0.8
34	300957	MCH REMOVE/REPLACE			ABS CONTROL MODULE	F8UZ 2C016 AA	58.93 0.5
35	305670	BDY REMOVE/REPLACE			WHEEL	YC2Z 1015 AB	56.48 0.3
36	305870	BDY REMOVE/REPLACE			WHEEL	YC2Z 1015 AB	56.48 0.3
37	300973	MCH REMOVE/REPLACE			STEERING GEAR ASSEMBLY	R-F7UZ 3504 GBRM	301.32 1.5
38	334914	MCH REMOVE/REPLACE			STEERING POWER PUMP	R-F8UZ 3A674 ACRM	165.73 2.0
39	305502	BDY REMOVE/REPLACE			STEERING RESERVOIR CAP	F7UZ 3A008 AA	6.63
40	335503	BDY REMOVE/REPLACE			STEERING ADJUSTING BRKT	ORDER FROM DEALER	47.87 0.6
41	300589	MCH REMOVE/REPLACE			STEERING HIGH PRESSURE HOSE	F7UZ 3A719 AC	37.05 1.0 #
42	300592	MCH REMOVE/REPLACE			STEERING RETURN HOSE	F7UZ 3691 8C	21.42 0.6 #
43	AUTO	REF REFINISH			LOCK HSG COVER COMPLETE		0.5
44	308980	MCH OVERHAUL			COLUMN COMPONENTS		-M 2.7
45	300981	MCH REMOVE/REPLACE			STEERING WHEEL	ORDER FROM DEALER	196.62 INC
46	300984	MCH REMOVE/REPLACE			UPR STEERING LOCK HOUSING COVER	F7UZ 3530 AAA	11.93 INC #
47	300985	MCH REMOVE/REPLACE			LWR STEERING LOCK HOUSING COVER	F7UZ 3530 AAC	12.27 INC #
48	300595	MCH REMOVE/REPLACE			STEERING SIGNAL SWITCH	YC2Z 13K359 BA	77.98 INC
49	335505	MCH REMOVE/REPLACE			STEERING COLUMN SHIFT TUBE	F57Z 7212 A	25.45 INC
50	309340	MCH REMOVE/REPLACE			STEERING CLAMP	F2DZ 78400 A	5.52 INC
51	309350	MCH REMOVE/REPLACE			STEERING SHIELD	ORDER FROM DEALER	5.12 INC
52	309360	MCH REMOVE/REPLACE			STEERING SOLENOID	F2DZ 32719 A	43.10 INC
53	335308	MCH REMOVE/REPLACE			STEERING SELECTOR INSERT	F57Z 7A216 A	7.53 INC
54	309380	MCH REMOVE/REPLACE			STEERING BUSHING	F3TZ 7L278 A	1.42 INC
55	309390	MCH REMOVE/REPLACE			STEERING ADAPTER SEAL KIT	F2UZ 3513 C	12.68 INC
56	335507	MCH REMOVE/REPLACE			STEERING SHIFT LEVER	F6SZ 7210 AA	49.07 INC
57	309440	MCH REMOVE/REPLACE			STEERING SWITCH	F38Z 7G590 A	10.37 INC
58	309460	MCH REMOVE/REPLACE			STEERING CAP	F2UZ 7A214 CA	3.32 INC
59	309470	MCH REMOVE/REPLACE			STEERING PLUNGER	F7DZ 7R264 AA	8.48 INC
60	309480	MCH REMOVE/REPLACE			STEERING INSULATOR CLIP	F2UZ 7C464 A	3.88 INC
61	395508	MCH REMOVE/REPLACE			STEERING SECTOR SHAFT ARM	F7SZ 7302 AA	8.37 INC
62	309520	MCH REMOVE/REPLACE			STEERING TURN SIGNAL CAM	F2TZ 13318 A	5.15 INC
63	309530	MCH REMOVE/REPLACE			UPR STEERING BEARING RETAINER	F0DZ 3C610 A	3.78 INC
64	309550	MCH REMOVE/REPLACE			STEERING BEARING SLEEVE	F0DZ 3518 B	4.20 INC
65	309560	MCH REMOVE/REPLACE			STEERING RING	F0DZ 3L539 F	12.57 INC
66	309570	MCH REMOVE/REPLACE			UPR STEERING SHAFT BEARING	F4DZ 3517 A	5.57 INC
67	309590	MCH REMOVE/REPLACE			UPR STEERING SHAFT	F2UZ 3524 A	97.78 INC
68	334936	MCH REMOVE/REPLACE			STEERING FLANGE	F7SZ 3511 AA	47.42 INC
69	309650	BDY REMOVE/REPLACE			COMPLETE LOCK CYL SET	ORDER FROM DEALER	149.10 #
70	309640	MCH REMOVE/REPLACE			LWR STEERING COLUMN ACTUATOR	F0DZ 3E715 A	7.82 INC
71	300991	MCH REMOVE/REPLACE			STEERING SHAFT COUPLING	F7UZ 3B676 AB	208.42 INC
72	310030	MCH REMOVE/REPLACE			STEERING SHAFT SEAL	F5UZ 3513 A	105.27 0.5 #
73	334944	MCH REMOVE/REPLACE			LWR STEERING SHAFT	1C2Z 3E751 AA	143.73 INC #
74	300600	MCH REMOVE/INSTALL			ENGINE & TRANS ASSY		-M 8.5
75	900500	MCH* REMOVE/REPLACE			ENGINE	New	3,500.00 = 0.0*
76	334970	BDY REMOVE/REPLACE			AIR CLEANER ASSEMBLY	XC2Z 9600 AA	295.17 0.5
77	335521	BDY REMOVE/REPLACE			AIR CLEANER FRESH AIR DUCT	1C2Z 9B459 AA	52.13 0.4
78	300695	MCH REMOVE/REPLACE			ALTERNATOR	R-F5PZ 10346 LARM1	206.05 1.5
79	314200	MCH REMOVE/REPLACE			ALTERNATOR PULLEY	F0CZ 1G344 AA	19.00 INC #

ESTIMATE RECALL NUMBER: 10/ 7/02 10:03:48 2100028

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ER05-005-LC-6424

5

141 AUTO ADD'L COST HAZARDOUS WASTE DISPOSAL

* - Judgement Item
 # - Labor Note Applies
 R - OEM Remanufactured Part
 C - Included in Clear Coat Calc

Remarks

FIRE LOSS TOTAL BURN VEHICLE HAS LITTLE SALVAGE VALUE DUE TO EXTENT OF DAMAGE

copy of appraisal worksheet left at appraisal sight

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Body	57.1	42.00	10.00	0.00	2,408.20 T	Taxable Parts	14,502.60
Refinish	32.4	42.00	5.00	0.00	1,385.80 T	Sales Tax @ 6.000%	870.16
Glass	2.3	42.00	0.00	0.00	96.60 T	Total Replacement Parts Amount	15,372.76
Mechanical	30.3	64.00	0.00	0.00	1,939.20 T		
					Taxable Labor	5,809.80	
					Labor Tax @ 6.000%	348.59	
Labor Summary	122.1						6,158.39
II. Additional Costs						IV. Adjustments	
					Amount		Amount
Taxable Costs					582.20	Insurance Deductible	0.00
Sales Tax @ 6.000%					34.93	Customer Responsibility	0.00
Non-Taxable Costs					5.00		
Total Additional Costs					622.13		
						I. Total Labor:	6,158.39
						II. Total Replacement Parts:	15,372.76
						III. Total Additional Costs:	622.13
						Gross Total:	22,153.28
						IV. Total Adjustments:	0.00
						Net Total:	22,153.28

Point(s) of Impact

15 Total Loss (5)

Insurance Co: [REDACTED]
 Address: [REDACTED]
 NORTH BRANFORD, CT
 Work Phone: [REDACTED]
 Fax Phone: [REDACTED]

Inspection Site: BRANFORD FORD
 Address: RT 1
 BRANFORD, CT
 Inspection Date: 10/ 4/02

AN AUTOMATED AFTERMARKET & LKQ PARTS SEARCH WAS PERFORMED DURING COMPLETION OF THIS APPRAISAL.

*****PRESENT THIS APPRAISAL TO GARAGE BEFORE REPAIRS ARE BEGUN*****

ESTIMATE RECALL NUMBER: 10/ 7/02-10:03:48 2100028

Mitchell Data Version:
 UltraMate Version:

OCT_02_A
 4.8.011

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ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON, FILE A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH IS A CRIME.

THIS IS NOT AN AUTHORIZATION TO REPAIR. ALL COSTS OF REPAIRS ARE THE SOLE RESPONSIBILITY OF THE VEHICLE OWNER, WHO ULTIMATELY MUST AUTHORIZE ALL REPAIRS. NO SUPPLEMENTS WILL BE HONORED WITHOUT THE PRIOR INSPECTION BY PROPERTY DAMAGE APPRAISERS.

Deductibles ARE NOT addressed or included in this estimate/appraisal !!
The repairer should check to see if the deductible is applicable to the loss and, if so, collect it from the vehicle owner prior to the release of the repaired vehicle.

WARNING: Accidental air bag deployment is possible. Personal injury may result. Avoid area near steering wheel and instrument panel even if air bags have deployed. Dual-stage air bag modules may be present that could contain an undeployed stage. When disposing of a deployed dual-stage air bag, always treat it as a "live" module. See appropriate MITCHELL® AIR BAG SERVICE & REPAIR MANUAL, or OEM information.

ESTIMATE RECALL NUMBER: 10/ 7/02 10:03:48 2100028

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UBA Investigation
Report

ERG-885-LC-6427



UBA INVESTIGATION REPORT

FILE # 9141

THIS IS A CONFIDENTIAL AND PRIVILEGED REPORT

VEHICLE REPORT

DATE

June 23, 2003

CLIENT



SYRACUSE, NEW YORK

SUBJECT



LOCATION OF LOSS

COPART



NEW BRITAIN, CONNETICUT

CLAIM NUMBER



EMIS-005-10-8428



RE [REDACTED]
June 23, 2003

June 23, 2003

CLIENT

[REDACTED]
Post Office Box [REDACTED]
Syracuse, New York [REDACTED]

Attention: [REDACTED]

Telephone: [REDACTED]

Fax: [REDACTED]

REPORT OF INVESTIGATION

[REDACTED]

OCCURRENCE

**FIRE OF Tuesday, September 24, 2002
at approximately 1500 hours**

NO DEATHS OR INJURIES



RE: [REDACTED]
June 23, 2003

INVESTIGATION REQUEST

The request for this investigation was received on Friday, November 8, 2002.

PURPOSE OF INVESTIGATION

UBA was retained to make a detailed investigation of the subject fire by reviewing documents, photographs and physical examination of the artifacts to determine:

1.
 - The cause of the fire,
 - The origin of the fire,
 - The responsibility for the fire.



RE: [REDACTED]
June 23, 2003

HISTORY AND CIRCUMSTANCES OF LOSS

The vehicle is identified as a 2002 Ford Econoline E150 Cargo Van. It is provided with a gas-powered engine and is rated at 6700 pounds GVW. The VIN is 1 FTRE 14262H [REDACTED]. The preliminary review of the vehicle indicates it was heavily damaged by fire activity and the preliminary analysis indicates the fire developed within the engine compartment. The vehicle was reportedly in use at the time of the fire's discovery.

Exterior Inspection

The vehicle in question was carefully examined on December 17, 2002. At the request of this investigator, the vehicle was placed on blocks so an examination of the underside could be completed. The inspection started on the driver's side of the vehicle, which is illustrated in **Photograph 1**. The body and undercarriage was in remarkably good condition and undamaged, with the exception of the engine compartment area. A view of the front of the vehicle, favoring the driver's side, is captured in **Photograph 2**. Most of the plastic trim and light-weight metals were completely consumed and/or melted during the course of the fire. The front tires were also damaged as a result of the fire. The painted finish and windshield show evidence of considerable fire activity. The passenger's side of the vehicle is best illustrated in

RE: [REDACTED]
June 23, 2003



Photographs 3 - 4, and further indicates the primary area of fire activity was confined to the front end. The rear was intact and suffered no damage. A head-on view of the engine compartment is illustrated in Figure 1. Virtually, all plastic and lightweight metals have been



Figure 1

Consumed. The top of the firewall, where the windshield is placed, is visible in Figure 2, which also reflects evidence of considerable fire activity. A review of the burning temperatures and level of destruction indicate the fire developed within the engine compartment and spread to the passenger compartment and eventually the cargo area. Large quantities of combustible materials were consumed in the passenger compartment but not to the same extent as the engine compartment. The battery was located at the passenger side front quadrant,

RE: [REDACTED]
June 23, 2003



Figure 2

as illustrated in Figure 3. This investigator traced the battery leads, to the extent possible – given the level of destruction, but it was not possible to locate evidence of fault or failure capable of generating ignition. During the examination, it was immediately apparent that fluid reservoirs were damaged during the history of the fire, spilling their contents into the fire environment and escalating the fire activity.

The preliminary analysis indicates the most probable cause of the fire was a gasoline leak, while the vehicle was in operation. There is considerable thermal activity to reinforce this observation and all evidence indicates a rapidly propagating fire emanating from the engine compartment.



Figure 3

In order to gather additional details, prior to completing the examination, this investigator contacted the vehicle operator, in order to acquire first-hand data pertaining to the vehicle operation and the discovery of the fire.

Preliminary Interview

The vehicle driver was contacted by telephone on Sunday, December 17, 2002. He is identified as [REDACTED] (last name obliterated). He indicated he was driving on the highway, at approximately 65 mph for about 30 minutes without incident. He noticed a loss of speed and power and even though he depressed the accelerator further, he was not



RE: [REDACTED]
June 23, 2003

able to gain speed but continued losing power and speed. He pulled off the road into the breakdown lane and was nearly stopped when heavy black smoke from the engine compartment started infiltrating the passenger cab. He indicated he put the transmission into "park" and immediately exited the vehicle. Upon doing so, the engine compartment burst into violent flames. In response to my question, he could not remember if he had an opportunity to disable the ignition switch prior to leaving the vehicle. The driver indicated the fuel tank was approximately 50% full at the time of occurrence.

He further indicated he was driving from Greenwich to Bradford, mostly at highway speeds. He did not experience any previous problems with the vehicle and he is the vehicle's only driver, except on very rare occasions.

No odors were observed, nor were flames and smoke visible while the vehicle was in operation. The driver believed the vehicle had to be burning while driving and he only became aware of it after his speed dropped considerably and he came to a rolling stop. Smoke was first noticed under the hood while he was coming to a rolling stop but then burst into flames just as the vehicle lost forward motion. He used his Nextel telephone system to contact another company driver, who had a fire extinguisher but they were unable to suppress the blaze using hand-operated suppression equipment. The police department arrived within approximately 10 minutes and heard an explosion. The fire department arrived next, approximately 5 minutes later. The fire



RE: [REDACTED]
June 23, 2003

entered the cab through the windshield, immediately prior to a failure of the cowling and firewall, which allowed flames and hot gasses to enter below the dash. His visibility was restricted considerably since the quantity of smoke and flames increased dramatically and rapidly, partially obliterating his view.

CONTINUED EXAMINATION

The inspection of the interior reinforces the preliminary observations that the fire entered the cab and cargo area but this was not the point of origin. There is considerable damage and fire activity but there is no evidence to indicate the fire started within the vehicle. All evidence indicates the fire developed in the engine compartment and spread rapidly.

The underside of the vehicle was examined, starting with **Photograph 23**. The fuel tank, illustrated in **Figure 4** was examined and



Figure 4



RE: [REDACTED]
June 23, 2003

found to be in good condition with no evidence of faults or failure. The fuel lines exiting the tank were also in good condition and did not display evidence of leakage before, during, or after the fire. The transmission pan was also found to be in remarkably good condition and there is no evidence to indicate automatic transmission fluid (ATF) leaked to cause the fire or contributed to the fire in the later stages. The exhaust system was also intact and does not reflect evidence of failure; therefore, it was eliminated as an ignition source. Other fluid reservoirs, including the power steering and brakes, were also damaged, spilling their contents into the fire environment but the evidence indicates the failure to this equipment occurred during the course of the fire and was not the insipient cause. Various photographs of the fuel lines were prepared from the fuel tank, up to and including the engine compartment. The fuel lines were no longer connected at the engine since numerous components were damaged as the result of the fire and were consumed or partially destroyed or melted.

As a result of the examination of the vehicle and the satisfactory elimination of other known ignition hazards, this investigator considered the data provided by the driver, which indicates a liquid fuel leak is the responsible factor. Based on the driver's statement, considering the loss of power and speed and the immediate discovery of violent flames and smokes immediately after the vehicle lost forward velocity is an excellent indicator of a fuel leak. Despite depressing the accelerator and the fuel was not reaching the combustion chambers of



RE: [REDACTED]
June 23, 2003

the engine. The most probable cause of this scenario is a liquid fuel leak, which is rarely discovered until the vehicle loses power or a passing motorist observes smoke or flames. The forward velocity of the vehicle takes advantage of the engineered airflow through the engine compartment, exiting the underside, which would keep smoke and flames away from the driver and likely be unnoticed until they develop sufficient headway to cause abnormal vehicle operation.

It is important to note that a detailed analysis was not possible due to the level of destruction within the engine compartment. Although the fire department was notified and made a timely response, the fire accelerated sufficiently to cause considerable damage within the engine compartments. Lightweight metal and plastic components were easily destroyed and are melted or consumed; therefore, no longer available for inspection. It was also not possible to pressure test the fuel system since the connections at the engine were damaged and severed.

CONCLUSION

Based on a detailed examination of the subject vehicle and the review of the details leading to the fire with the vehicle operator, it is the opinion of this investigator:

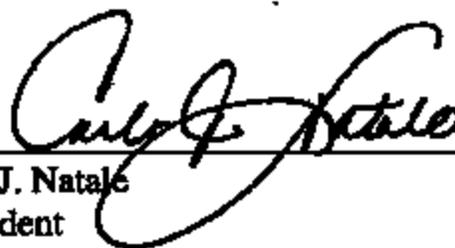
RE: [REDACTED]
June 23, 2003

1. The fire developed as a result of a fuel leak in the engine compartment.
2. There is no evidence to indicate the vehicle operator or owner played any role in the start or propagation of the fire.
3. The vehicle was relatively new and did not require service from the time of purchase until the time of the fire that would contribute to the cause of the fire.

UBA reserves the right to amend this report predicated on the availability of new data.

Respectfully submitted,

UBA, FIRE & EXPLOSION INVESTIGATIONS



Carl J. Natale
President

CJN/ms

Enclosure: UBA Photographs (bound) of 12.17.02 by Carl J. Natale

Photographs

EROS-505-LC-5448

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 1

ENR-003-LC-0441

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 2

2003-085-LD-6442

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC



INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 3

12-17-02-LC-0445

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

1100 W. MARKET ST. HARRISBURG, PA 17104

INSPECTION 12/17/02 - NEW BRITAIN CT

Photos Taken By Carl J. Natale



PHOTO 4

1100-W-MARKET-ST-HARRISBURG-PA-17104

PO Box 6565

Harrisburg PA 17112-0565

Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 5

EMR-0001-10-000

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 6

ENR-003-1C-0448

PO Box 6363
Harrisburg PA 17112-0363
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 7

ENR3-003-LC-0447

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC

INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 8

ENG-003-LC-0418

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafc.com

UBA FIRE, INC

1025 HARRISBURG - ALL STATE

INSPECTION 12/17/02 - NEW BRITAIN CT

Photos Taken By Carl J. Natale



PHOTO 9

800-888-1C-6448

PO Box 6565

Harrisburg PA 17112-0565

Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafire.com

UBA FIRE, INC
1000 E. 10th - ATLAS FIRE CO
INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 10

EX-105-1-C-0028

UBA FIRE, INC



INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 11

EMR-003-LC-0481

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com

UBA FIRE, INC



INSPECTION 12/17/02 - NEW BRITAIN CT
Photos Taken By Carl J. Natale



PHOTO 12

ENR-02E-10-0492

PO Box 6565
Harrisburg PA 17112-0565
Telephone: 717-564-7820 FAX: 717-564-0781 E-Mail: UBA@ubafe.com