

The CHRONICLES Newsletter

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Please email all articles, letters to the editor, subscription enquires etc. to thechronicles@shaw.ca



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1. VEHICLES, FIRE INVESTIGATORS AND YOU

- Robert Eyford, CFEI, CCFI, CFII, CVFI – Rae-Tech Investigations Ltd.



Based on experience gained from investigating many vehicle and heavy equipment fires over the years and dealing with many different companies and adjusters, there are several points that come to mind that we would like to pass on to members of the insurance industry. Paying attention to these suggestions will greatly assist us in assisting you. Here are some suggestions to consider.

1. If you suspect arson or theft of a vehicle, as fire investigators we would prefer to exam the vehicle at the scene where the vehicle has been

found or recovered. The reason for this is that almost always, valuable evidence can be found at the scene, which we do not have access to if the vehicle has been towed away. The other thing that usually happens is the tow truck driver tosses vehicle parts into the vehicle in order to leave a clean scene. This alters the scene and therefore clouds the investigation somewhat. Also, we have the capability of locating and identifying any flammable liquids that may be on the ground surrounding the vehicle.

2. If the vehicle must be towed, or theft or arson is not suspected, please instruct the tow truck driver to ensure that the vehicle is preserved as close as possible to the way he found it. We have examined burned vehicles that have lost much of the electrical wiring, as well as other components during the towing. This interferes with a proper investigation.
3. If the vehicle is towed, we prefer the vehicle to be temporarily stored inside a building to prevent further deterioration from weather, etc. If the tires have been consumed, the vehicle is often left with the frame sitting right on the ground. In this case, valuable time can be saved if you have the tow truck driver place the vehicle on metal stands to allow us access to the underside. In addition, it is much easier to examine the vehicle under proper lighting conditions and out of the snow, mud, etc.
4. Statements from owners/drivers are very important and are heavily relied on during our investigation of vehicle fires. In addition to the usual who, what, where, when and why questions in the statement, we need to know the following:
 - (a) Were any repairs recently completed on the vehicle? If so, what, where and when and copies of any work orders that can be obtained would be extremely helpful.
 - (b) Has the owner personally done any repairs or added any equipment to the vehicle since purchased.
 - (c) Has the owner received any recall notices and have they been complied with.
 - (d) When discussing the details of the fire and subsequent action of the driver, it is necessary to go into extreme detail. For example....
“when I saw smoke, I got out and tried to put out the fire with the extinguisher. I couldn’t put it out and it completely burned...” is not sufficient as it really does not help us.

A better description would be.....*“I saw smoke coming out of the dash on the driver’s side. I immediately pulled to the side of the road and got out, leaving the driver’s door open. I removed the fire extinguisher from the trunk and by*

the time I returned to the driver's door, I could see fire coming out of the dash on the driver's side. I tried to put out the fire with the extinguisher but was not successful."

This more descriptive statement is of greater assistance to us in linking the sequence of events to the physical evidence we find in the vehicle.

2. CARAGEENAN FOOD WARNING

- Robert Eyford, CFEI, CCFI, CFII, CVFI – Rae-Tech Investigations Ltd.

I was sitting here bored so I thought for something to do I would look up some of the ingredients listed on the soy drink I use on cereal. I ran the names of each ingredient on the internet and everything was pretty harmless looking till I got to carrageenan. Please look up the attached link as it appears to contribute to both breast cancer and prostate cancer. Most shocking is that it is used to de-ice aircraft and they use it in a lot of different foods and drinks as a blending agent.

<http://www.notmilk.com/carageenan.html>

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**P.S. to Ron Wilkes at Integral.
Ron, lets put this link in the next Chronicles newsletter.....?**

Editors Note: Done.

3. LETTERS TO THE EDITOR

Paul Mundick – Adjuster – AVIVA Insurance - Vancouver

We would like to thank Paul for sending the information package regarding the Cob House in Stanley Park to us. Please visit the site at

http://www.vancouver.ca/parks/news/2004/040505_cobhouse.htm

Editors Note: We kicked off this year with Unique Homes - Straw-Baled and we will continue this series though the next few months with Cob Homes, Rammed Earth Homes, Clay Built Homes, Elevated Homes, Earth-sheltered Homes, Envelope Homes and Passive Solar Homes.

4.LETTERS TO THE EDITOR

Leona Ashcroft – Ashcroft Adjusters Inc. – Nelson, BC

Fascinating stuff on straw bale houses . . . thanks for the info.

Leona Ashcroft

Editors Note: Thanks Leona, and while we are on the subject, I understand some of you did not receive all of the photos of Straw Baled Homes. Please email us at thechronicles@shaw.ca asking for the January 15th edition and we will email you the entire file for that edition.

5. ARE THERE OCCUPANCY FIXTURES THAT FORM PART OF THE BUILDING DESIGN?

Ron Wilkes, Integral Property Loss Consultants

Yes there are. These fixtures should be taken into consideration when completing a building appraisal. The specialty fixtures are:

Automotive (Repair, Service, Painting)

| | | |
|-------------------------|-------------------------|-------------------------|
| Amusement Arcades | Bakeries | Barber & Beauty Shops |
| Billiard Rooms | Bowling Alleys | Business Offices |
| Cash Registers | Check Rooms | Chimes & Carillons |
| Churches | Dental Offices | Food & Beverage Markets |
| Hazard Material Storage | Health Clubs | Janitorial |
| Laboratories | Laundromats | Laundry & Cleaning |
| Libraries | Lobby & Reception Areas | Medical Centers |
| Mortuaries | Motels | Organs |
| Photo Labs | Restaurants | Retail Stores |
| Schools | Shipping Docks | Snack Bars |
| Soda Fountains | Stage Equipment | Theater Seats |
| | Warehousing | |

6. WE LEAVE YOU WITH THIS THOUGHT

“Good enough isn’t.”

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