



INK, a publication of **Phoenix Investigations, Inc.**,
in the interest of loss reduction.

From ashes to answers...

April, 2001

CHARCOAL GRILL AND BRIQUETTE FIRES

by D.F. Peak, C.F.I.

Each year millions of dollars in property are lost due to charcoal grill and smoldering briquette fires. With spring arriving, it is the time of year when grilling and outdoor activities increase dramatically. With this increase comes the increase in fires due to improper extinguishment or handling of the briquettes and ash. The following are some safety facts to consider and use when dealing with charcoal and outdoor cooking.

1. Keep charcoal dry. Damp or wet charcoal can spontaneously ignite.
2. Do not overfill your grill.
3. Never cover flaming briquettes with a lid.
4. Grill away from combustible items, wooden decks and walls, building overhangs, and trees.
5. After grilling, soak the ashes and embers with water, then leave them covered or place them in a metal container with a lid.
6. If you leave the ashes in the grill, put the cover on, close the vent holes, and secure the grill so wind will not blow it over or blow the ashes out.
7. Never place ashes in paper bags, cardboard boxes, or plastic containers. Put them in metal containers with a lid.
8. Do not place the metal container of ashes on or near wooden decks or combustible walls.

9. Never place burned charcoal briquettes back in the bag with unused briquettes.

Tests have shown that embers can remain hot in the ashes for periods of 24 to 30 hours, and longer if the conditions are right. It is difficult or nearly impossible to determine if all of the embers hidden in the ashes are out. It only takes one ember and the proper conditions to cause a destructive fire. Charcoal fires occur daily because the ember or embers and fuel and oxygen come together, but by following a few simple guidelines your fire potential could be minimized.

INVESTIGATOR OPENING

Phoenix Investigations, Inc., has an immediate opening for a full time fire investigator. Applicants must have C.F.I. rating, be court qualified, and have a minimum of five years as a full time fire investigator. The position works out of the Denver Office and requires travel. Interested applicants should submit their resume to: phoenix@ix.netcom.com or by hard mail to Donald Peak or Tom McAdam at 2750 S. Shoshone St., Suite #200, Englewood, Colorado, 80110.

UTAH LICENSING

Phoenix Investigations, Inc., is pleased to announce that it has recently acquired an Agency License to conduct fire investigations in the **State of Utah**. Phoenix Investigations, Inc., adds this license to the list of states where we are currently licensed, which includes **Montana, Nevada, Kansas, Nebraska**, and states that do not require licensing, such as **Colorado** and **Wyoming**.

Remember: Be sure the investigators you use are properly licensed. Investigations conducted by unlicensed individuals may result in criminal charges and may cost the insurance company important litigation.

Quik Quiz by Thomas D. McAdam, C.F.E.I.,
Investigations Supervisor

1. A fire cause consists of:
(A) Point of origin, economic factors, and motive
(B) Fuel, heat, and oxygen
(C) Source and form of heat of ignition, material first ignited, and ignition factor
(D) Heat source, point of origin, and burn time
2. Any one "red flag" indicator is sufficient to substantiate a motive for arson.
(A) True (B) False
3. Public fire investigators generally pursue every case to its conclusion.
(A) True (B) False
4. Consider the following statements:
(1) Adjusters should aid the investigator by collecting and storing items he or she thinks might have evidentiary value.
(2) The scene must be protected against contamination or alteration.
(A) Only number 1 is true
(B) Only number 2 is true
(C) Both are true
(D) Both are false
5. In an origin and cause investigation, it is just as important to document what didn't start the fire as well as what did start the fire.
(A) True (B) False
6. An investigator should be notified when:
(A) The cause of the fire is unclear
(B) Statements by the owner or occupant indicate the fire was caused by a product or appliance malfunction
(C) There are indications of poor workmanship during construction or installation
(D) Arson is suspected as the cause of the fire
(E) All of the above
7. Arson immunity laws provide for a two-way exchange of information between public investigators and insurance companies.
(A) True (B) False
8. The standard of proof in criminal cases is less stringent than in civil cases.
(A) True (B) False
9. If the public investigator determines the fire to have an electrical cause, an electrical engineer should be called in instead of an origin and cause expert.
(A) True (B) False
10. Which of the following is not a normal behavior of fire:
(A) Burns up and out
(B) Burns longest at its origin
(C) Burns away from sources of oxygen
(D) Is destructive

Answers to **Quik Quiz** on page 3

Cut Your Vehicle Fire Costs by Tom McAdam, Investigations Supervisor

Gotta lotta vehicle fires? Phoenix Investigations, Inc., can help you cut down your investigation costs through triage (identifying those with a reasonable chance of subrogation or other recovery), and grouping (making one trip to examine several cars at one time).

Here's how it works: Instead of assigning each fire individually, hold them until you have four or five, or more, and then contact Phoenix Investigations. An investigator will then go to where the vehicles are stored (Klode's, for example), and take a quick look at all of them. Those that are so badly damaged that an origin and cause determination is not feasible will be

eliminated from further consideration, and only those which will produce a good origin and cause will be examined.

You save money two ways. Little or no time is spent poking into and documenting "dead end" vehicles, and the drive time and mileage to where the vehicles are stored is spread over several cases instead of one round trip per case. Your only requirement is to assemble the vehicles at one location. If you have any questions or would like to discuss this idea further, contact Phoenix Investigations, Inc., at (303) 762-8487.

Answers to Quik Quiz

1. (C) NFPA 921 defines cause as "The circumstances, conditions, or agencies that bring together a fuel, ignition source, and oxidizer (such as air or oxygen) resulting in a fire or a combustion explosion."
2. (B) NFPA 921 says in Chapter 17, "The existence of a single indicator or a combination of indicators is not necessarily conclusive proof that a fire is of incendiary cause."
3. (B) The authority of fire department and law enforcement investigators usually stops once the fire is determined to be accidental.
4. (B) The investigator should have a scene that is unchanged from the time the fire department released it. If the adjuster takes evidence, the chain of custody gets longer, and the accusation of spoliation is possible.
5. (A) If the claim winds up in court, being able to prove that other causes were eliminated can be crucial to a denial or subrogation proceeding.
6. (E) The investigator can determine the cause of the fire and assemble a case for denial or subrogation.
7. (A) Although arson immunity laws differ from state to state, most states now provide for reciprocity in the transfer of information about frauds or suspected frauds.
8. (B) Criminal cases require proof beyond a reasonable doubt, while civil cases need only a preponderance of evidence.
9. (B) An origin and cause investigator should be called to verify the public investigator's findings. An electrical engineer may not be able to read the fire scene, and may overlook other details relating to the fire.
10. (C) Fires need oxygen, and will normally move toward oxygen sources. If the fire is intentionally set, or involves certain exotic materials, it may exhibit unusual behavior. Competent origin and cause investigators can identify and explain abnormal burning.

Bonus question:

Phoenix Investigations is the premier fire investigation and property loss company in the Rocky Mountains and northern and western plains. (A) True (B) True



Phoenix Investigations, Inc.

P.O. Box 27297

Denver, Colorado 80227

Serving the Western United States, Licensed as Required

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"...WOKE LAST NIGHT TO THE SOUND OF THUNDER..." by George Hodge, C.F.E.I.

In a study in the Denver, Colorado, area, it was found that 1 out of every 52 lightning flashes results in an insurance claim. It is estimated that nationwide, 1 claim is filed for every 57 Cloud to Ground (CG) lightning flashes. (Holle et. al., 1996) In Colorado lightning storms, the first lightning strike usually occurs in the mountains around 11 a.m. MDT. (Lopez et. al., 1990)

A review of case files has shown that 90% of lightning claims originate from about 5% of the total repair companies in a given area. Once a repair company has success in unchallenged repair estimates, they will return for the easy money over and over.

Some **red flags** to watch for when an insured makes a claim for lightning damage:

1. There is no physical damage to the structure.
2. No one is home at the time of the failure.
3. Items were not left "ON" but were plugged in.
4. The home has underground utilities.
5. The home is not the high point in the area.
6. The home is not in the open (surrounded by trees).
7. The time of the failure (morning or early afternoon [Denver]).
8. The time of the season.
9. The insured continues to make claims after the initial payout.
10. Additional damage is "found" after the thunderstorm season or into next season.
11. Repair technicians said "It must have been lightning damage."
12. Insured is unwilling to have the items looked at or they are unavailable for inspection.
13. There is no collateral damage to telephone equipment, door bell transformers, furnace transformers, garage door openers (remote receivers), plug in type power supplies, sprinkler systems, alarm systems, and no neighbors with any damage.