

CRASH



EXPERIENCE SINCE
1965



SERVING INSURANCE PROFESSIONALS-LAWYERS-STATE FRAUD INVESTIGATORS AND LAW ENFORCEMENT

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FORD FIRES...BIG PROBLEM

FORD HAS A PROBLEM AND IT'S LIKE A TICKING TIME BOMB.

IT'S A FAULTY SPEED CONTROL DEACTIVATION SWITCH MOUNTED UNDER THE HOOD ON THE DRIVER'S SIDE. HERE IS WHAT HAPPENS.

As you are driving, you turn on your cruise control and set the speed you want to travel. You touch the brake pedal when someone pulls in front of you to disengage the speed control. At that time a speed control deactivation switch mounted on the master cylinder is designed to deactivate the speed control and turn the cruise system off. What happens internally in the speed control deactivation switch is that when the brake is applied, a surge of brake fluid is sent into the switch to the electrical connections at the top, which then instantly turns off the cruise control.

The problem is that brake fluid is getting by the seals inside the speed control deactivation switch, into the cavity where the electrical components of the switch are. Once the leakage occurs, it contaminates the electrical portions of the switch, along with the constant 12-volt power, even when the vehicle is turned off. With electrical power now flowing through brake fluid

a short develops, which can generate temperatures upwards of 3750 degrees Celsius. Brake fluid has a flash point of about 190 degrees Celsius and it will auto ignite at 590 degrees Celsius. Perfect for a fire. The intense heat builds



DEFECTIVE SPEED CONTROL DEACTIVATION SWITCH

up, smoke ensues from the switch and fire shoots out. The fire, fueled by the brake fluid in the master cylinder and brake reservoir located within inches of the switch, thus spreads to the surrounding engine materials.

Texas Instruments was the manufacturer of the speed control deactivation switch, and now both Ford and Texas Instruments are pointing fingers at each other, but Ford has made no direct statement. Texas Instruments however claims Ford never mentioned the critical factor of electrical current flowing through the speed control deactivation switch when the vehicles were off, and

that the switches were never tested for the 15 amps of power. Texas Instruments claims the switch was only tested as high as one amp.

The fact remains, Ford fires are widespread and it is not confined to the recent recalled 792,000 Ford F-150 pickups, Ford Expeditions and Lincoln Navigators from the 2000 model year or the affected 2001 F-Series Supercrew trucks that were made at the same time. The same defective speed control deactivation switch has been used in Ford vehicles for 10 years, from 1992 until 2002. The same recalled part number shows up on Ford's Motorcraft parts page as fitting 420 different Fords, Lincolns and Mercurys, 420 of them from 1992 through some 2004s...but Ford has only recalled five models.

This fire investigator has seen speed control deactivation switch fires on a wide range of Ford products. Most of those fires have been when the vehicle



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FORD FIRES...BIG PROBLEMS

was turned off and parked, but not all. Some were being driven down the road or just being started. It essentially can happen anytime, when the continued 15-amp current flows through the switch and the internal switch seal decides to leak. So what should a Ford owner do? If you own a Ford, any Ford between 1992 and 2002 with a factory cruise control installed, either

1. Request the vehicle remain in its present location, undisturbed if at all possible. This is critical.
2. Ask for a list of witnesses.
3. Contact SIU or your Fire & Theft investigator immediately.
4. Have an insurance company representative dispatched without delay.
5. Photograph the entire fire scene.
6. If the vehicle must be removed, pick up all remaining debris in a plastic or paper bag. The part you pick up may be the cause of the fire. The speed control deactivation switch has generally fallen to the framework below or on the ground.
7. Instruct the tow company driver and all others that the burnt vehicle is of value, it must be protected, and it is under an insurance investigation.



to find the origin and cause, but it is essential that the fire investigator have the remnants of the vehicle fire, and it is the insurance company's responsibility to provide those remnants to the best of their ability.



replace the speed control deactivation switch or disconnect the wire connection attached to the switch. Since Ford has not recognized other years and models as having a problem, and is not willing to pay for the new speed control deactivation switch outside their present recall parameters, you must pay or leave it disconnected.

So how should an insurance company proceed with a Ford fire claim in order to make a case for subrogation against Ford, when the insured calls in a claim?



Rarely should an insurance company be held responsible for paying the damage of a vehicle fire. Most vehicle fires are caused by someone's negligence, which most often can be proven by a competent certified fire investigator. It's up to the certified fire investigator



It is this fire investigator's opinion that Ford has a wide sweeping negligence issue, which encompasses millions of Ford vehicles, and every Ford fire must be thoroughly investigated with an intrusive origin and cause fire investigation.

By Thomas Bailey
Certified Fire Investigator

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