

CRASH



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

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RV REFRIGERATOR FIRES...BIG BUCKS

You have a fire. It looks like it originated in the refrigerator area. What was the cause and who pays the big money?

Determining the cause of an RV fire can be much more difficult than a house hold fire. Unless the person investigating the RV fire has specific knowledge in the workings of the installed appliances and electronics, the true determination of the cause may not be forthcoming. To understand the origin or cause you must first understand the functioning characteristics and apply that knowledge to the visible evidence of damage.

Immediately following notification of a fire, it is critical that an experienced RV fire investigator is contacted, the inspection be performed within 24-48 hours and the RV protected. What this investigator discovered in hundreds of cases was that if there was evidence of a fire close to a RV refrigerator, it was most likely responsible for, or the contributing factor in some way. RV refrigerators are not like household appliances and by design are absorption, which rely upon the heating and cooling of the gas within to work. The required peripherals to the refrigerator are LP gas, 110-volt and 12-volt electric. There are module boards, wiring harnesses, heating elements, a

LP gas flame, all within close proximity of many combustible materials. Heating elements are upwards of 300 watts, which generate high temperatures in order to boil the combination of ammonia, sodium chromate, hydrogen and water. The flash point of ammonia hydroxide is just 300 degrees. In most cases the wiring harnesses, module board, or a blocked coil was the cause of the fires. In wiring or LP gas cases the refrigerator manufacturer may be responsible for as much as 92 percent of all fires. The insurance company should be looking for subrogation in those situations. It is the responsibility of the investigator to ascertain if in fact the cause was the refrigerator manufacturer, original installing RV manufacturer, selling dealer or owner.



Norcold and Dometic are the two main RV refrigerator suppliers. Checking for a recall or published problem with the manufacturer can be only marginally helpful. Most do not want to open themselves up to product defect liability and litigation. Traditionally, Norcold has had far more recalls and fire related

wiring problems with their refrigerators.



State fire reports have never been very useful or informative as to the cause of an RV fire and only look good in an insurance file.



The origin & cause determination of negligence will be critical in who pays. Make sure the person sent to investigate has specific knowledge in RV fires or risk unnecessarily paying out tens of thousands of dollars.

by Thomas G. Bailey

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