

CRASH



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

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LP GAS EXPLOSIONS...HOW TO HANDLE THEM

Do you know what to do?

The insurance company is usually the first notified after a fire has been extinguished. What the claims representative does next is critical. There are three areas that must be addressed. The first is to instruct the insured not to disturb the damaged area, and to protect it from inclement weather. Second, contact a knowledgeable RV gas investigator to inspect and provide a cause & origin determination report. Third, contact the state LP Gas Commission. A competent investigator will automatically contact the local LP Gas Commission office and jointly they can inspect the damage.



A cause & origin investigative report by the RV gas investigator and the finding of the state LP commission will be essential in determining the possible negligence of a dealer, manufacturer, consumer or the component product manufacturer. Thereafter,

the insurance company will determine whether to pay for the damage outright, or subrogate to the negligent party.



The State LP Commission will be seeking information on consumer safety issues and product failures, as should the RV gas investigator. They will be implementing the appropriate measures to remove certain LP gas system components for evaluation and to secure the vehicles LP system from future use until the damage is repaired and tested. Their reports are usually completed within a 30 to 60 day period.

The legal profession may be exploring civil liability in the form of negligence and personal injury. The insured may elect to seek competent legal advice before proceeding with the claim, especially if bodily injury was sustained. An attorney can play an important role in a disputed claim when the insured's basis for action appears unwarranted. In most cases if the facts or technical explanation makes sense to an attorney, a quick and equitable solution may be forthcoming.

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In law enforcement, there may be two separate criminal investigating agencies involved, either the Division of Insurance Fraud, or if the intent was to commit bodily harm, then local law enforcement. Due to the severity of a LP gas fire, every effort must be made by the insurance company's SIU to require that the appropriate law enforcement agency pursue prosecution if warranted. It has been the general consensus for many years that there is limited interest by some law enforcement agencies to prosecute. Due to the number of cases this may be true. In order to obtain changes, SIU may want to utilize a more aggressive and different approach.

This investigator's past cases reflect the dealers and manufacturers alike have been blatantly negligent. The failure to inspect and adhere to basic LP gas procedures was prevalent in every case. The average cost to replace a motor home sidewall is \$13,000.00 plus the inside smoke damage. So.....

Search for the truth. The price is very high.

by Thomas Bailey

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