

Strange But True

Anyone who is involved in insurance claims certainly has stories of strange or unusual occurrences they have come across during their investigation into the claim. Many of these incidents are learning exercises, providing insights into the variety of interesting solutions that people come up with. Examples of things I have encountered in my investigation of claims during my 35+ years of fire investigation include the following:

I was investigating a fire loss in a single family home in rural Indiana. Upon entering the dining room, I noted a circular burn through to the floor. Looking down through the hole I found the home's gas fired water heater directly beneath the hole. I went down to the basement and examined the water heater. I did not notice a flue pipe attached to the water heater nor did I find one anywhere in the basement. I asked the homeowner if she remembered seeing a flue pipe attached to the water heater. She replied she did not recall seeing one. I then asked her if she was experiencing any issues with headaches, lightheadedness, etc. These are common symptoms of carbon monoxide poisoning. She replied that she was indeed experiencing some of these symptoms. I realized at this point that the homeowner was fortunate that there had only been a fire, as the vent from the water heater was putting combustion gases directly into the basement. This could easily have been a death investigation instead of a fire investigation.

While examining another fire loss I noted a rubber jacketed cable coming into the side of the home's meter base. I traced the cable into the garage, where I found a coil of cable which terminated in a 220 volt plug (not receptacle)! This meant that there were energized and exposed plug blades laying on the garage floor. Apparently this cable was a tie-in for a portable generator, to be used in the event of a power outage. Not only were the exposed plug blades an issue, but there was no transfer switch to isolate the generator from utility power. While this was an ancillary issue to the fire I was investigating, it represented a dangerous and potentially deadly situation.

You would think that most people would realize that water and electricity don't mix. At a fire loss at a single family residence I went looking for the home's service panel. I noted it was not on any of the exterior basement walls. I found a stand alone shower in the basement, constructed of cinder block walls. I looked into the shower and found the circuit breaker panel mounted on the wall opposite the shower head! What could possibly go wrong when combining water and electricity?

As part of a fire loss investigation I was checking on the home's smoke detectors, as there were allegations that the smoke detectors did not alert the tenant to the fire. The first thing I noted was that the smoke detector was at the base of the stairway to the second floor, rather than being at the top of the stairway, which would have been the recommended location. Upon further inspection it appeared that the smoke detector had been installed where a light fixture would normally have been located. I confirmed this fact and then observed a light switch next to the doorway. Certainly no one would install a smoke detector on a switched circuit, or would they? I traced the wiring and confirmed that the wiring to the smoke detector was controlled by

the switch. We had 2 issues with the smoke detector; improper placement and a power source that was being controlled by a light switch.

A fire in a fully sprinkled condominium building was not extinguished by the building's sprinkler system. I noted that multiple sprinkler heads had opened, but there were no reports of water being sprayed onto the fire. An examination of the sprinkler control room noted a newly replaced check valve in the water supply to the sprinkler piping. The arrow on the check valve clearly showed that the valve had been installed incorrectly. It was preventing the flow of water to the sprinkler heads rather than preventing the backflow of water into the municipal system. I would not want this technician working on my building!

Lastly, a personal experience. I was replacing the kitchen range hood in my in-laws home. I could not find a circuit breaker labeled range hood, so one by one I turned off all the single pole circuit breakers, but the fan still operated. After scratching my head for a moment, I decided to turn off the double pole circuit breaker for the range. This turned off the range hood. Further examination found that the range hood was connected to one leg of the 220 volt service for the range, which was protected by a 50 ampere circuit breaker. While no fire resulted from this incorrect wiring, it certainly had the potential to be a fire issue.

I am sure that most of you reading this newsletter have comparable, if not more egregious stories to share. Please feel free to share your stories with us. If you have any safety questions or need a second opinion related to a fire loss, please contact us at 800.377.1352 or info@ptiforensic.com