

**ClearingHouse Format - With Manufacturer  
Reported Incidents  
U.S. Consumer Product Safety Commission  
National Injury Information ClearingHouse**

**4/17/97  
Page 2**

Document Number: G86A0121A      Task Number :      Issue : 6  
Date Received : 09/25/86      Confirmed : Y      Date Entered : 11/24/86  
City : CRANDON      State : WI      Zip : 54520  
Source : 0      Type Of Contact : 21  
Prod : 883      BATTERY CHARGERS  
Prod : 0      NO SECOND PRODUCT INVOLVEMENT  
Date Injured : 00/00/00      Work Related : N  
Age : 0      Sex : 0      UNKNOWN  
Disposition : 0      0=NO INJURY      Haz Type : 1      FIRES AND FLAMES  
Brand : M-SCHUMACHER ELECT      Screened ? :  
Model : M-SE40MA

**Narrative :**

BATTERY CHARGER'S AUTOMATIC SHUT-OFF SWITCH FAILED CAUSING BATTERY TO  
OVERHEAT AND SMOKE

Document Number: H9650160A      Task Number :      Issue : 36  
Date Received : 06/03/96      Confirmed : M      Date Entered : 06/26/96  
City : LAFAYETTE      State : LA      Zip : 70505  
Source : 0      Type Of Contact : 21  
Prod : 883      BATTERY CHARGERS  
Prod : 892      NON-MOTOR VEHICLE BATTERIES  
Date Injured : 05/16/96      D      Work Related : N  
Age : 0      Sex : 0      UNKNOWN  
Disposition : 0      0=NO INJURY      Haz Type : 2      SMOKE/OVERHEATING  
Brand : SEARS CRAFTSMAN      Screened ? :  
Model : 315.271320

**Narrative :**

A BATTERY AND CHARGER BECAME HOT TO TOUCH DURING USE. NO INJURY.  
DAMAGE: N/A

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**ClearingHouse Format - With Manufacturer  
Reported Incidents  
U.S. Consumer Product Safety Commission  
National Injury Information ClearingHouse**

4/17/97

Page 1

Document Number: C8530001A      Task Number :      Issue : 23  
Date Received : 03/06/85      Confirmed :      Date Entered : 04/08/85  
City : CROSBY      State : TX      Zip : 77532  
Source : 0      Type Of Contact : 24  
Prod : 883      BATTERY CHARGERS  
Prod : 0      NO SECOND PRODUCT INVOLVEMENT  
Date Injured : 00/00/00      Work Related : N  
Age : 0      Sex : 0      UNKNOWN  
Disposition : 0      0=NO INJURY      Haz Type : 1      FIRES AND FLAMES  
Brand : SEARS      Screened ? :  
Model : M 934 7168

**Narrative :**

FIRE ALLEGEDLY CAUSED BY BATTERY CHARGER.

Document Number: C87A5048A      Task Number :      Issue : 5  
Date Received : 10/30/87      Confirmed :      Date Entered : 11/10/87  
City : BEVERLY HILLS      State : CA      Zip : 90211  
Source : 0      Type Of Contact : 24  
Prod : 883      BATTERY CHARGERS  
Prod : 884      BATTERIES  
Date Injured : 00/00/00      Work Related : N  
Age : 0      Sex : 0      UNKNOWN  
Disposition : 0      0=NO INJURY      Haz Type : 4      EXPLOSION  
Brand : M-SEARS      Screened ? :  
Model : 000

**Narrative :**

LAW FIRM WANTS INFORMATION ON EXPLODING BATTERIES AND BATTERY CHARGER  
S

Document Number: G8640182A      Task Number :      Issue : 31  
Date Received : 04/21/86      Confirmed :      Date Entered : 05/28/86  
City : CHARLES      State : IA      Zip : 50616  
Source : 0      Type Of Contact : 21  
Prod : 883      BATTERY CHARGERS  
Prod : 0      NO SECOND PRODUCT INVOLVEMENT  
Date Injured : 04/07/86      D      Work Related : N  
Age : 0      Sex : 0      UNKNOWN  
Disposition : 0      0=NO INJURY      Haz Type : 1      FIRES AND FLAMES  
Brand : B-SEARS      Screened ? :  
Model : 000

**Narrative :**

THE TRANSFORMER ON A CORDLESS HAND VACCUM CLEANER OVER HEATED AND BEC  
AME A POTENTIAL FIRE HAZARD.

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CONSUMER PRODUCT SAFETY COMMISSION  
PRODUCT SAFETY ASSESSMENT REPORT  
FOR OFFICIAL USE ONLY

PSA #565.97 | FOER  
CASE # RP970103  
C.O. Catherine A. Cumberland  
SAMPLE #97-793-0214/5  
CPSC SEAL: Intact  
IDI # None

PRODUCT: Battery Charger  
#200.71310

FIRM: Schumacher Electric

REQUEST: Please evaluate adequacy of proposed fix for battery charger

POTENTIAL HAZARD: Potential fire

NAME AND TITLE: Andrew M Trotta, Electrical Engineer, ESEE	DATE EXT 1341	NAME AND TITLE <i>WKC</i> William H. King, Director, ESEE	DATE <i>4-17-97</i>
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**Background**

Fire department officials attributed a house fire to the failure of a battery charger in the adjoining garage (described in IDI# 961003CCC7018). The subject battery charger was a Sears Fully Automatic Battery Charger Engine Starter (10/2/60 amperes), Model 200.71310, manufactured by Schumacher Electric. The complainant and her son attached the two-month old charger to a discharged automotive battery while it was still in the vehicle at approximately 8:30 P.M. Although the charger had been purchased two months earlier, this was the first time that it had been used. Approximately two hours later, the complainant checked the charger and verified that battery was still charging. Approximately four hours later, a neighbor telephoned the complainant to evacuate the house because it was on fire.

Subsequently, CPSC contacted Schumacher® Electric Corporation regarding the incident. Although the battery charger involved in the incident was destroyed, Schumacher personnel conceded that a shorted diode in the rectifier bridge could cause excessive current in the step-down transformer, resulting in overheating. Based on this supposition, a corrective action to incorporate a thermal cut-off (TCO) in addition to the temperature-limiting thermostat already on the transformer was proposed.

The subject battery charger is intended for charging 6 and 12 volt lead acid batteries or for limited-duration automobile engine starting (up to 60 amperes). In addition to the two voltage selections, three charging currents (2, 10 and engine start) and three charge modes (automatic regular, automatic deep cycle and manual) can be selected. The automatic charge modes detect that the battery is fully charged and terminate charging operation whereas the manual mode requires the user to turn the unit off. The specific settings of the incident charger were not specified in the IDI. The product is UL Listed 815G, E32074 under UL 1236 *Standard for Safety of Battery Chargers For Charging Engine-Starter Batteries.*

**Assessment**

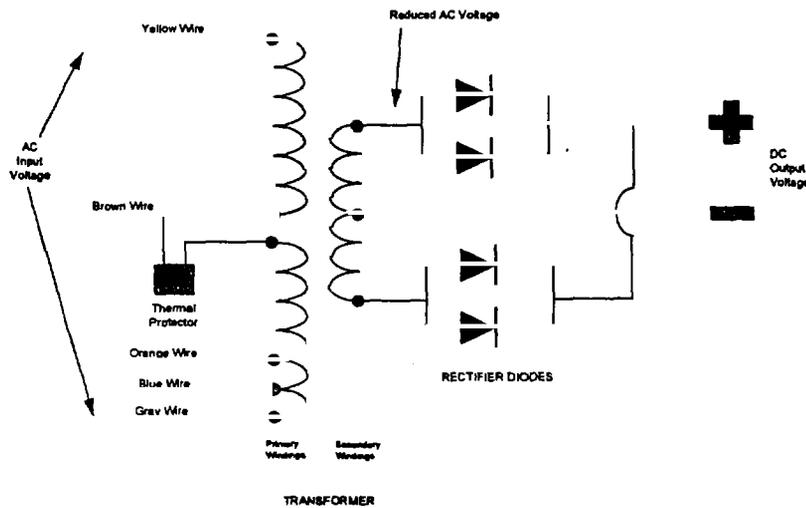
Two new samples (#97-793-0214-02 and 97-793-0215-01) were provided. Sample #97-793-0214-02 was the original design version (allegedly the same as the one involved in the incident). Sample #97-793-0215-01 was a version that had been reworked with the proposed corrective procedure along with some other improvements, including higher-rated rectifier diodes (a phonecon with an engineer from Schumacher Electric revealed that the diodes in the original design version of this model contained 25-ampere rectifier

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diodes manufactured by SY whereas the upgraded diodes were 50-ampere rectifier diodes made by Motorola). The normal operation of the reworked unit should be the same as the original unit.

Both units were opened and inspected visually. The charger is basically a power converter that transforms the 120 V, 60 Hz AC voltage to a lower AC voltage (depending on the 6/12 volt setting) and

then rectifies it to DC power so that it can be applied to the battery for charging, as shown schematically in Figure 1. A control circuit monitors the charge state of the attached battery and controls the output (when the automatic mode is used). The AC voltage is reduced from 120 V by a multi-tapped, step-down transformer. The transformer has multiple taps (connection points) on the input so that various output voltages may be derived from the 120 V source merely by changing switch settings. Four diodes (two parallel pairs) convert the reduced AC voltage to DC voltage. The electrical circuitry is enclosed in a two-piece thermoplastic enclosure. The plastic material was soft enough that it could be cut with a sharp knife, but was sufficiently thick (1/8 inch) to be structurally rigid. A piece



Simplified Electrical Schematic of Original Design

Figure 1. Original design schematic (selected parts only)

(approximately 4 inches long and 5/8 inch wide) was exposed to a flame from a butane lighter. The material ignited after approximately 10 seconds of exposure to the flame, and self-extinguished both in a horizontal and vertical orientation, but produced flaming drippings that ignited a paper towel beneath it.

The transformer windings are film-coated magnet wire, and the primary and secondary windings (high and low voltage windings, respectively) are wound on separate sections of a plastic bobbin (see Figure 2). Assuming that the film coating is a standard enamel varnish, the temperature rating is 221°F (105°C); all of the wires in the charger are rated for 105°C. In the original charger design, thermal protection for the transformer is provided by an automatically-resetting, temperature-limiting thermostat that is physically located in the plastic bobbin; in Figure 2, the thermostat has been repositioned so it could be seen, but Figure 3 shows its location in the original design. Electrically, the thermal protector is in series with the primary winding. As a result, when it actuates, AC power is interrupted and the charger stops charging until the thermostat resets.

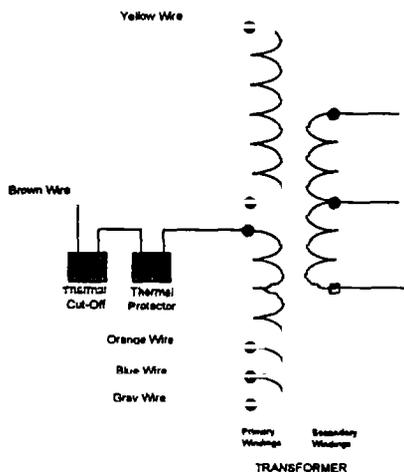
In an effort to identify the possible failure mode, Schumacher personnel performed several tests in their laboratory on March 13, 1997. The results that they forwarded to CPSC indicated that when a diode short circuit failure was simulated, heavy smoke was produced, and the transformer coil temperature reached 392°F (200°C) before the thermostat opened 61 seconds later. Although the thermostat eventually opened, it is likely that the enamel insulation on the transformer windings would be thermally stressed. Since the thermostat will reclose after it cools, the windings will be re-energized and could fail depending on the extent of the breakdown of the insulation. Aside from the thermostat, no other switch (e.g., an input circuit breaker or fuse) is located on the AC portion of the charger. Therefore, a catastrophic failure of the transformer would only be protected by the thermostat, which would continue to cycle power back on once it cooled.

Another potential problem area is the point where the hot lead (wire) from the input power line cord connects to the Charging Current Selector Switch (see Figure 7). The crimp connector from the hot lead

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nearly touches the lead for the ENGINE START Setting. If the connectors contact each other during charging, the maximum charge current will be applied to the battery (regardless of the switch setting) and current flowing through the contact area will produce arcs, sparks and heat. In addition, this would short circuit some of the windings on the transformer, causing a heat buildup within the transformer. The eventual result could be failure of the switch, overheating of the transformer and possibly ignition of the unit from either the switch, the arcing connection or the overheated transformer windings.

As a corrective action, the Schumacher engineering staff proposed adding a thermal cut-off device in series with the thermostat (shown schematically in Figure 4 and physically in Figures 5 and 6). Therefore, excessive temperatures in the transformer would open the TCO and subsequently open the circuit permanently, preventing re-energization of the transformer. Also, the thermostat was physically relocated on the outer surface of the primary windings. One other measure taken was an insulating sleeve placed on the end of the 120 V input wires over the connection terminals on the Charging Current and Output Voltage selector switches. Figures 7 and 8 show the before and after condition of these two connections.



Simplified Electrical Schematic of Revised Design

Figure 4. Electrical schematic of Rework (selected parts only)

The rework procedure instructions, forwarded by Schumacher, are shown in Figure 9.

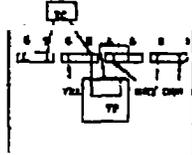
On March 19, 1997, Schumacher Electric personnel conducted a shorted diode test (among others) on a new battery charger with the reworked transformer and the TCO opened; the tests were repeated two additional times with two more TCOs and these also opened. Another test condition performed was shorting the connection between the hot wire and the orange wire (ENGINE START connection); the TCO opened in 25 seconds.

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Object is to rework all stock and in process chargers, all distribution returns and 428 transformers

The transformer is to result in a transformer with:

1. Thermal Switch 390000108 must be located on the outside of coil, narrow side down. Use a layer of glass cloth tape under and over the thermal switch. You will have to remove jumpers Brown, Yellow and Gray from the transformer before TP can be reinstalled. The thermal switch is located in positions 5 and 3.
2. A Thermal Cutoff 390000083 is added to the transformer. Place in bobbin hole and wire to position 7 and 3.
3. Make sure both TP and TC leadwires are completely separated from each other and the body of the TE.
3. Reconnect the Brn, Yel and Gry leads.



The Charger is to result in a charger with:

1. Thermal Switch on the outside of coil
2. Thermal Cutoff added to the transformer
3. Sleeving on the leads designated see 94191007-08
4. Green label on the individual and master cartons

Charger rework Obtain the charger from stock and rework by:

1. Carefully remove the individual cartons from the master carton. Save Master Carton
2. Carefully remove the charger from the individual carton. Save Carton and Manual
3. Remove the six screws securing the cover to the case. Remove Cover. Save all hardware
4. Observe the transformer:

The Thermal switch 390000108 must be located on the outside of the coil.

A thermal cutoff 390000083 must be added to the transformer (See proper hookup view)

5. Sleeving 039000021 is to be added to the charger linecord connections. If the charger has the dual wire (jumper) the sleeving should be put on the terminals next to the linecord connection and on the single end terminal of the jumper.

5A. Dual lead linecord put 039000022 on the dual connection and 039000021 on the single end.

6. Replace the cover and secure with the six saved screws. Place label 1682 on back of charger above and next to the warning words.

7. Test the charger per standard test specification

8. If charger tests OK, repack with manual in the saved individual carton. Label the carton with green label. Repack four reworked chargers into the saved master pack. Label the master carton with one of the green labels.

9. Restock

Figure 9. Model 71310 Rework Procedure

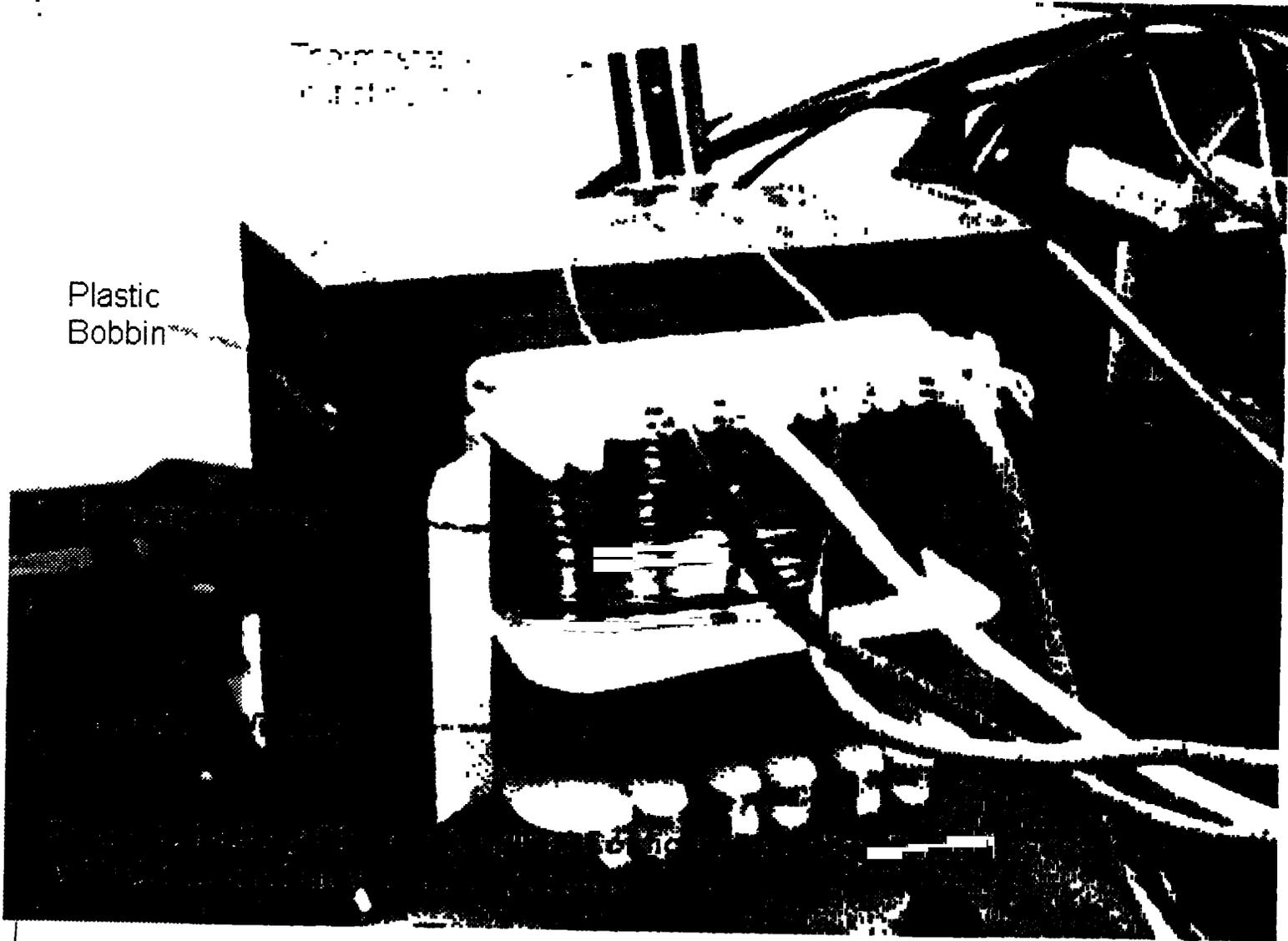
## Conclusions

Based on the test results from the manufacturer and an examination of the battery charger, it appears that the rework procedure proposed by the manufacturer should be sufficient in protecting the transformer from excessive transformer temperatures that could potentially cause failure of the winding insulation and possible ignition of the materials within the charger and eventually nearby. Also, the insulative sleeves over the 120 V connection points on the Charging Current and Battery Voltage Selector Switches addresses another potential problem area where adjacent crimp connectors could inadvertently come into contact and produce arcing and heat sufficient to ignite the enclosure and surrounding materials.

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Thermoplastic  
Cable

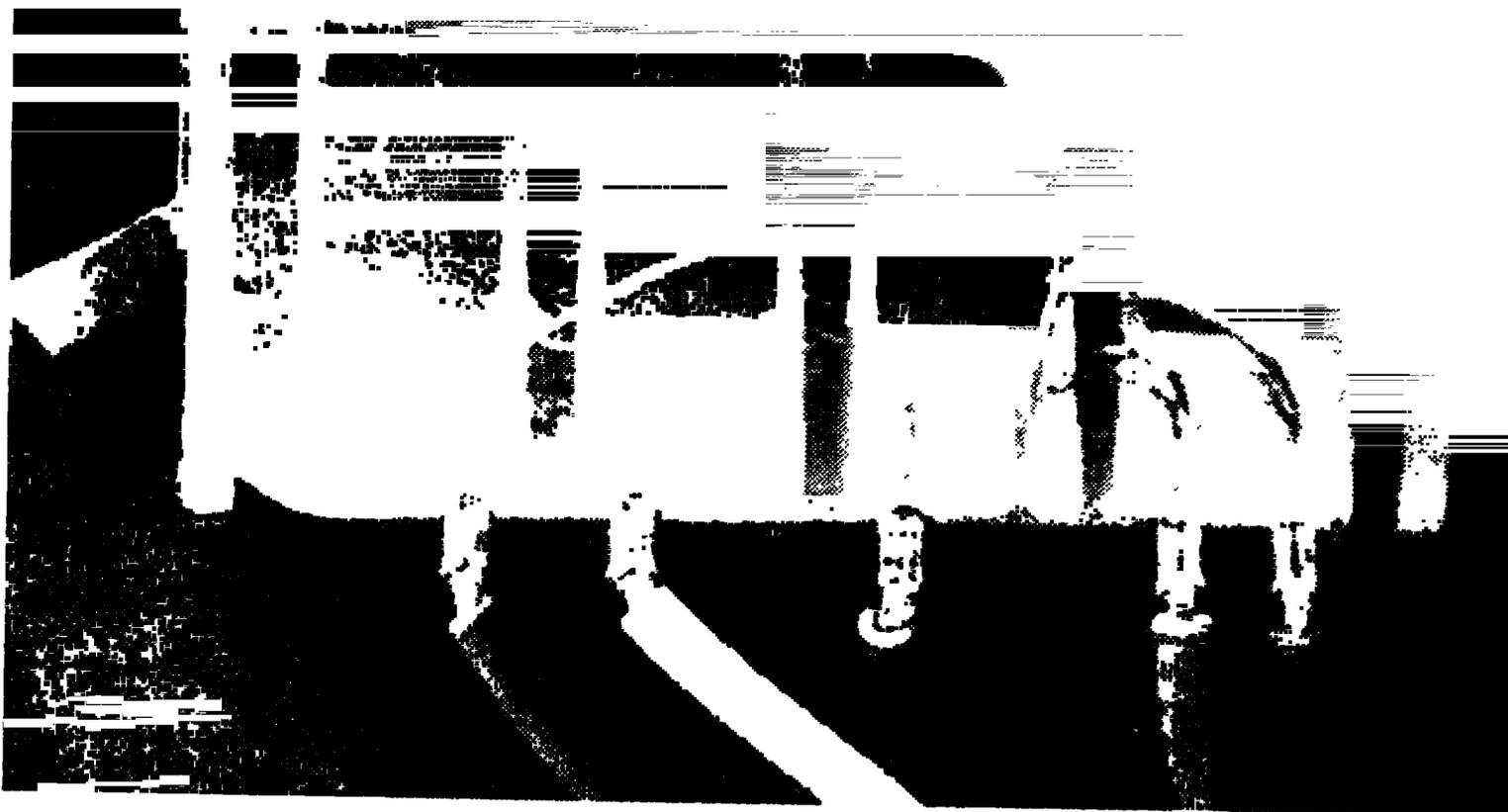
Plastic  
Bobbin



→ K92.

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Figure 3. Top View of Battery Charger Transformer (Original Configuration) Showing Thermostat in Place in Plastic Bobbin.

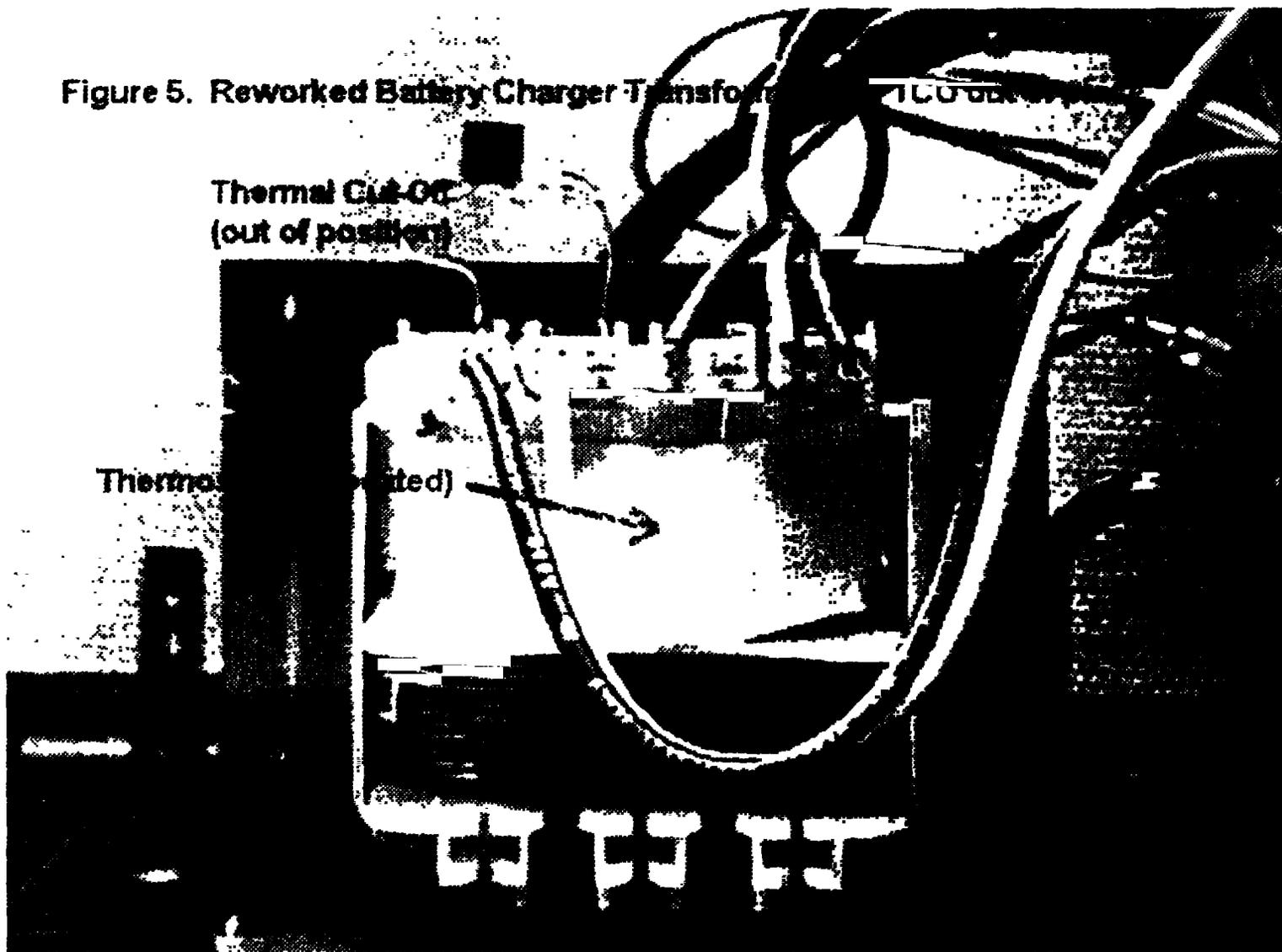


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Figure 5. Reworked Battery Charger Transformer

Thermal Cut-Off  
(out of position)

Thermal (re-located)

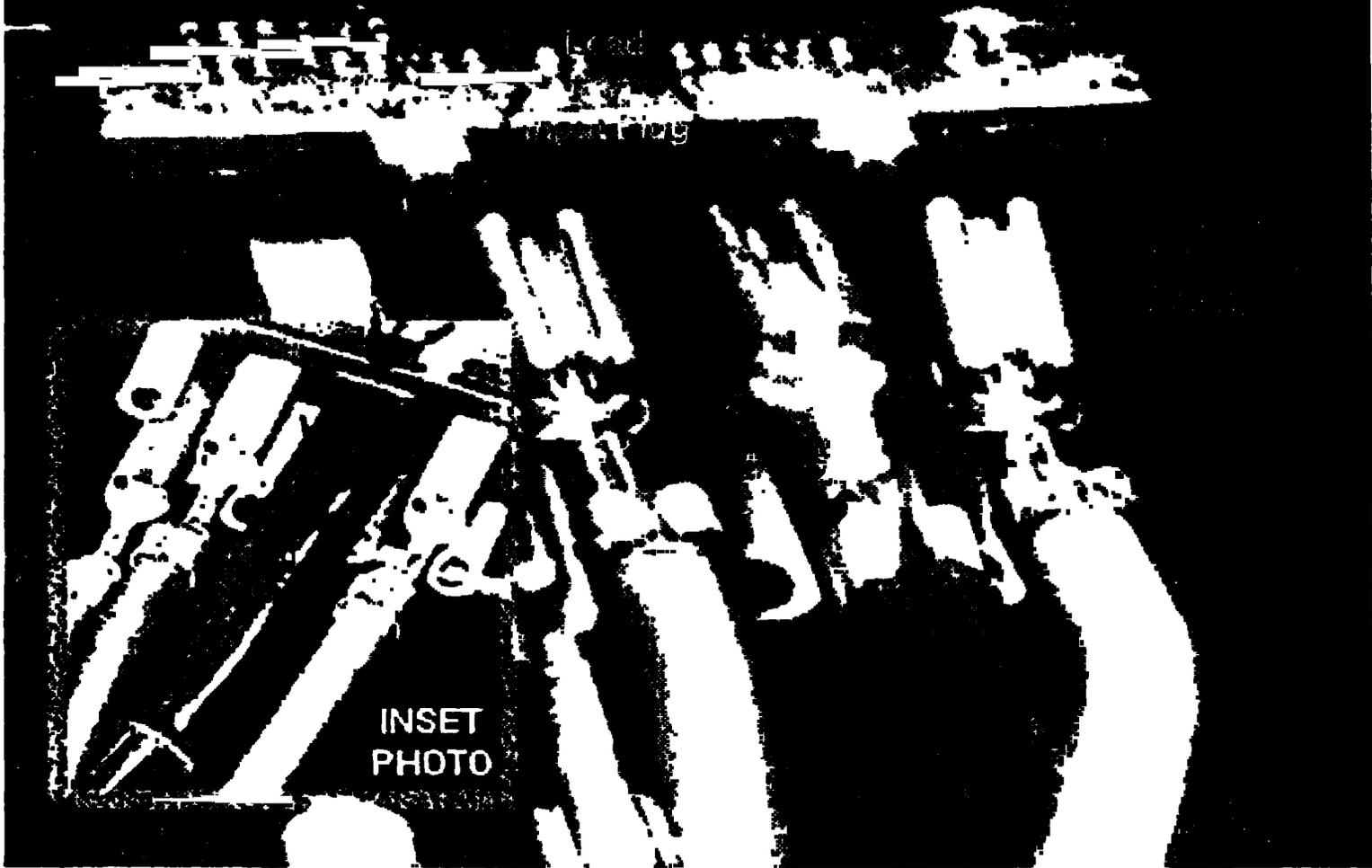


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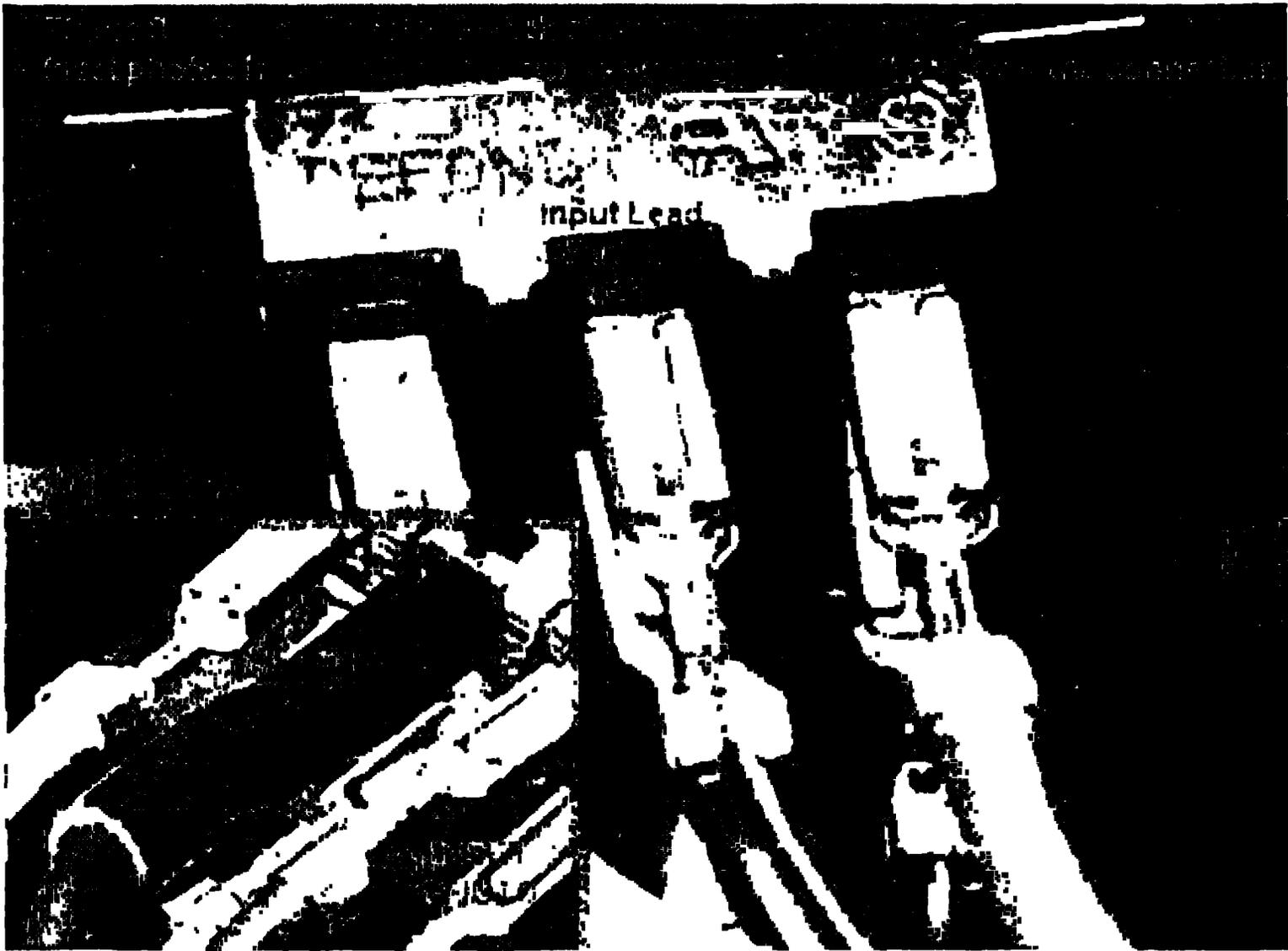
Figure 6. Top View  
IGD in Place



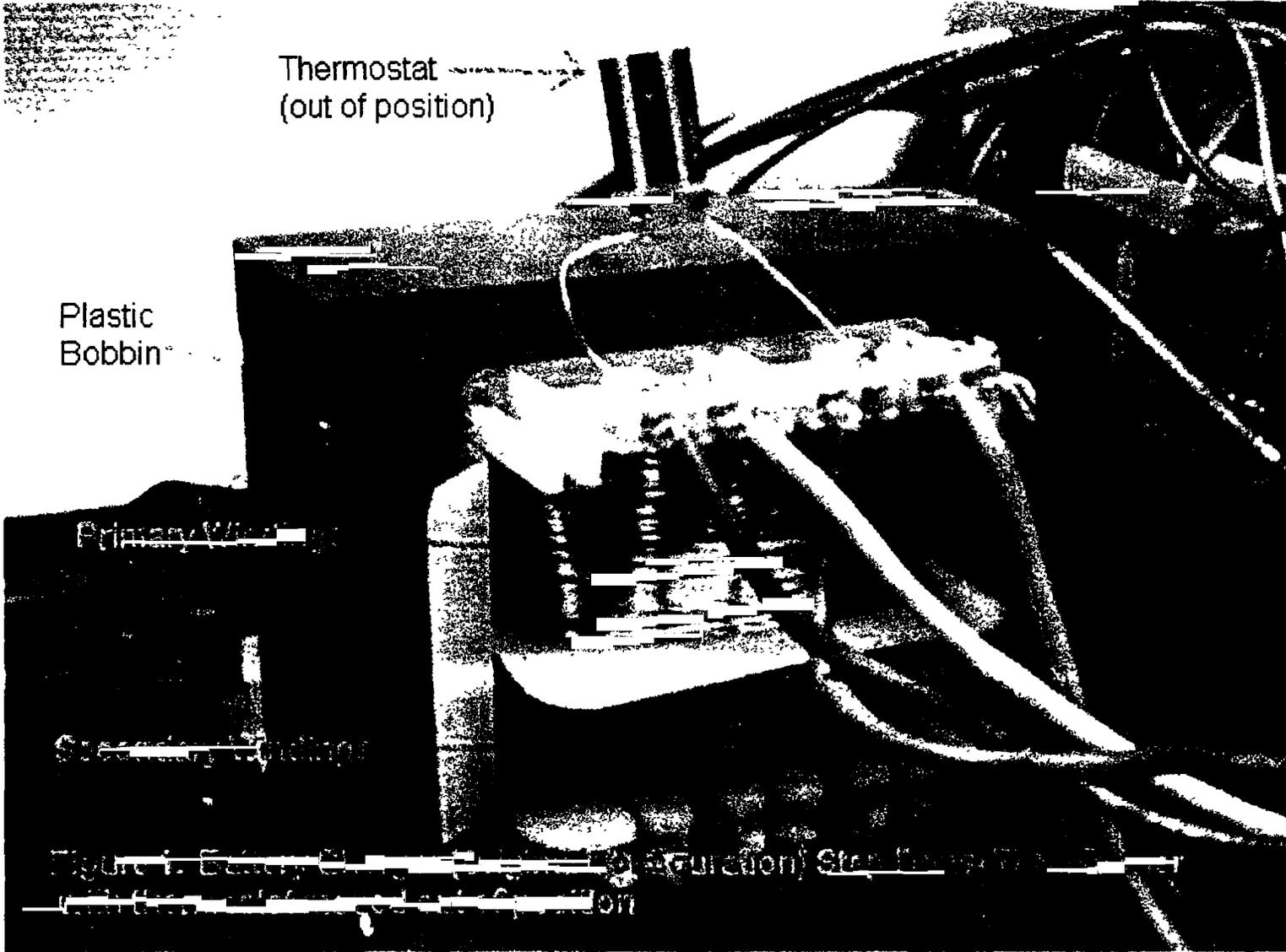
Fig. 7. ~~Electrical Control Cabinet Switch~~ showing 120 V/die nearly touching wire for "Engine ~~Start~~" setting. Inset photo is switch after rework with insulating sleeve installed.



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Thermostat  
(out of position)

Plastic  
Bobbin

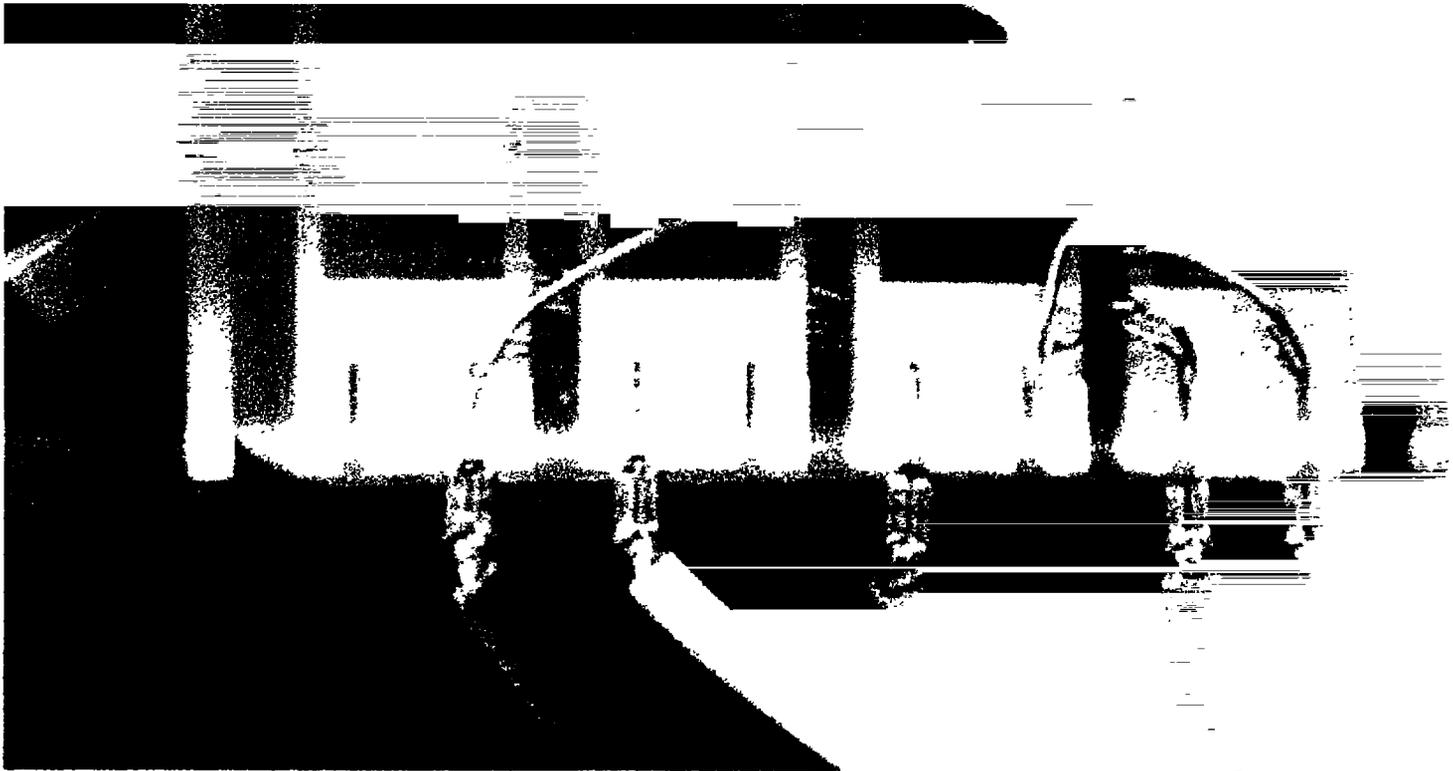
Primary Winding

Secondary Winding

Figure 1. Battery Charger (Figure 1) Stop Page 17

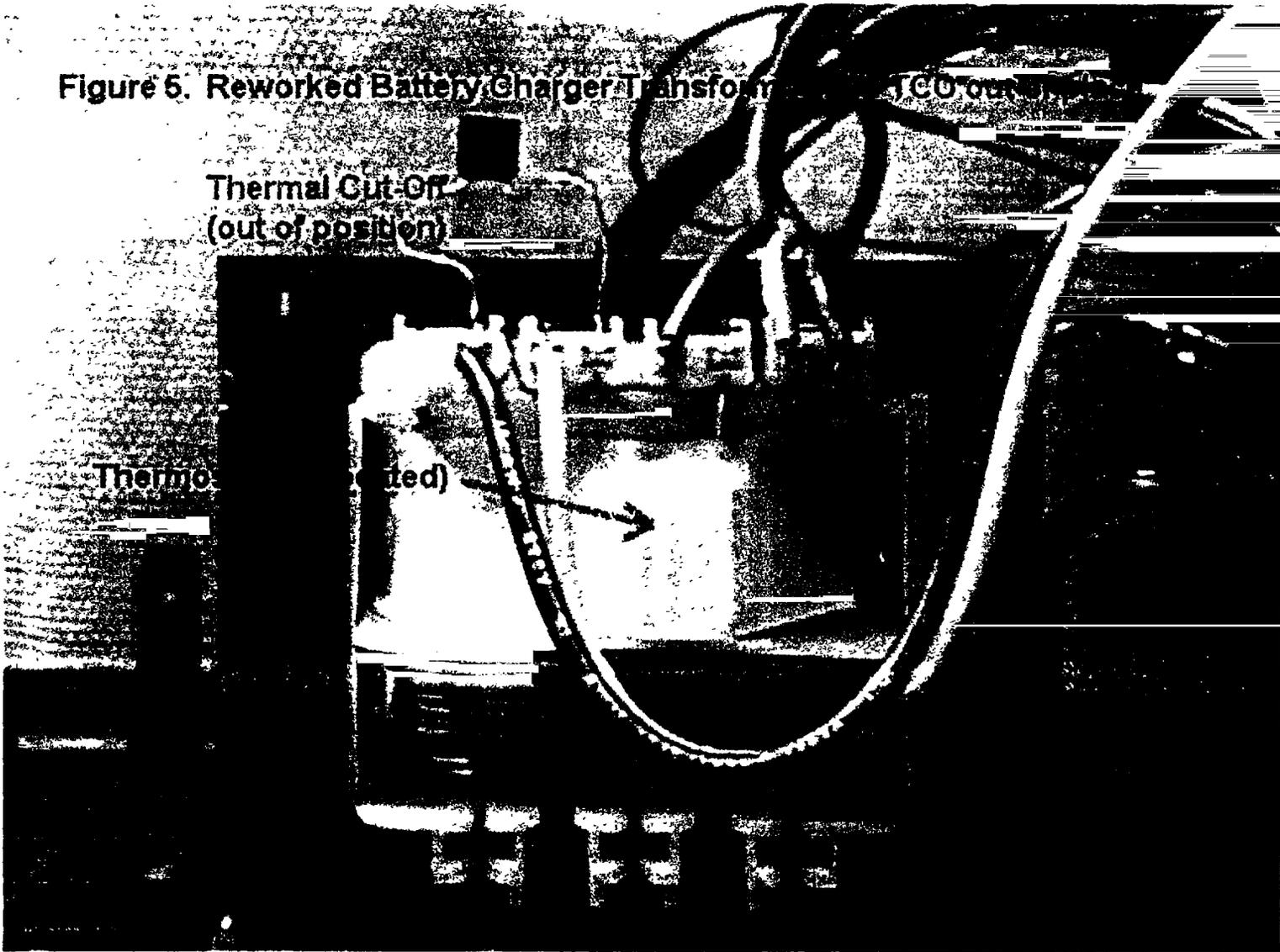
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Figure 3 Top view of Battery Charger Transformer (Original Configuration) Showing Transformer in Place in Plastic Enclosure.

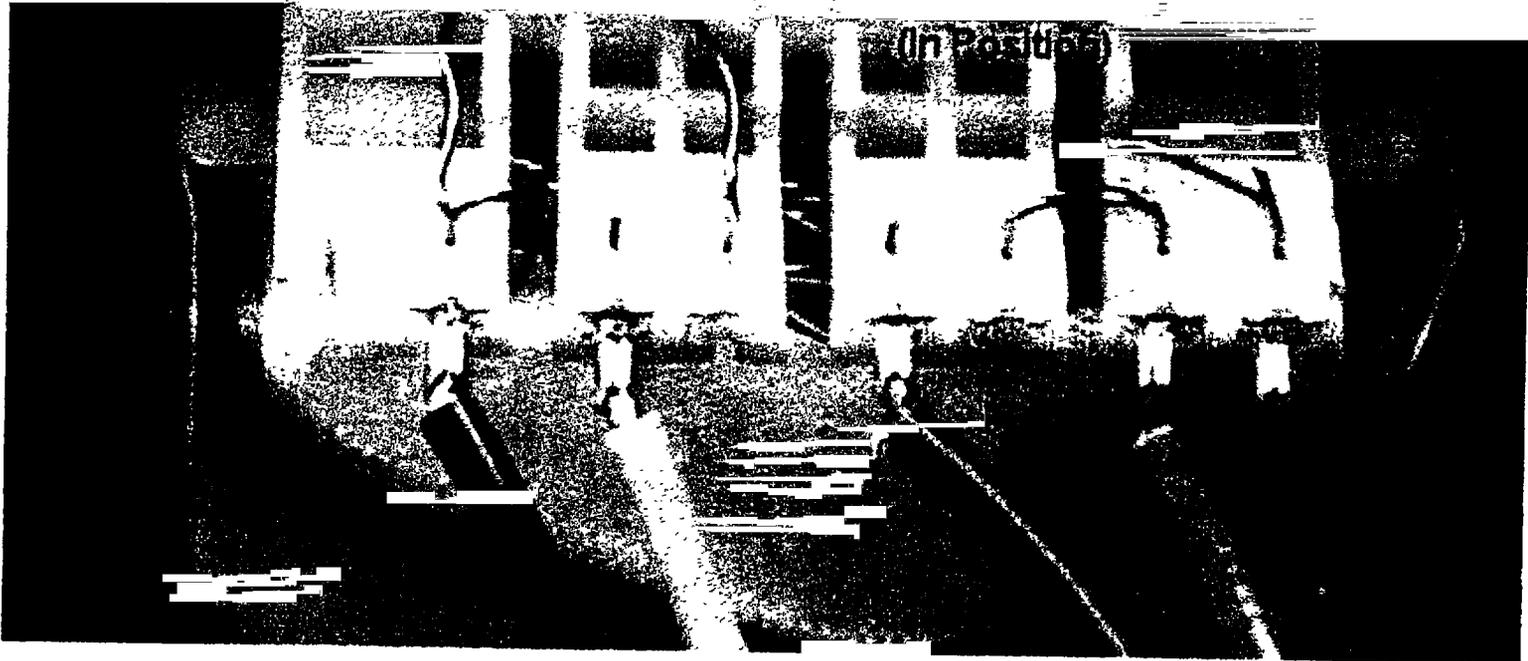


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Figure 5. Reworked Battery Charger Transformer TCO out of position

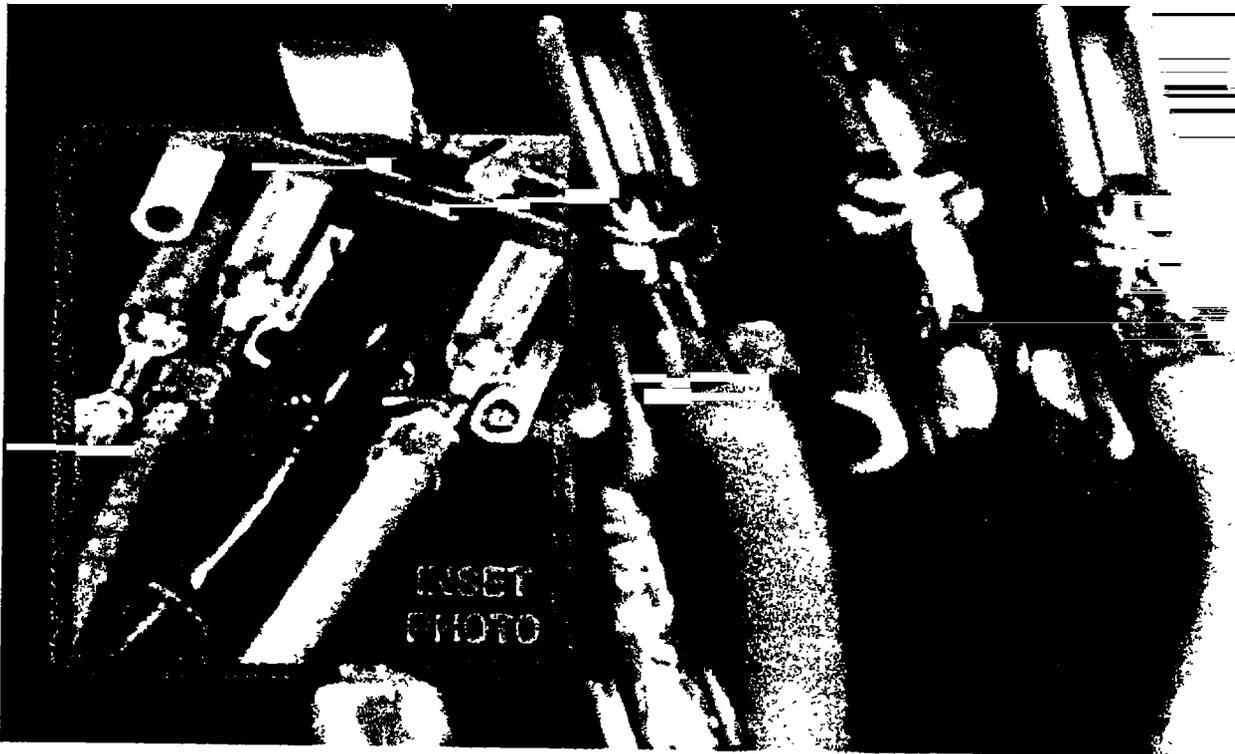


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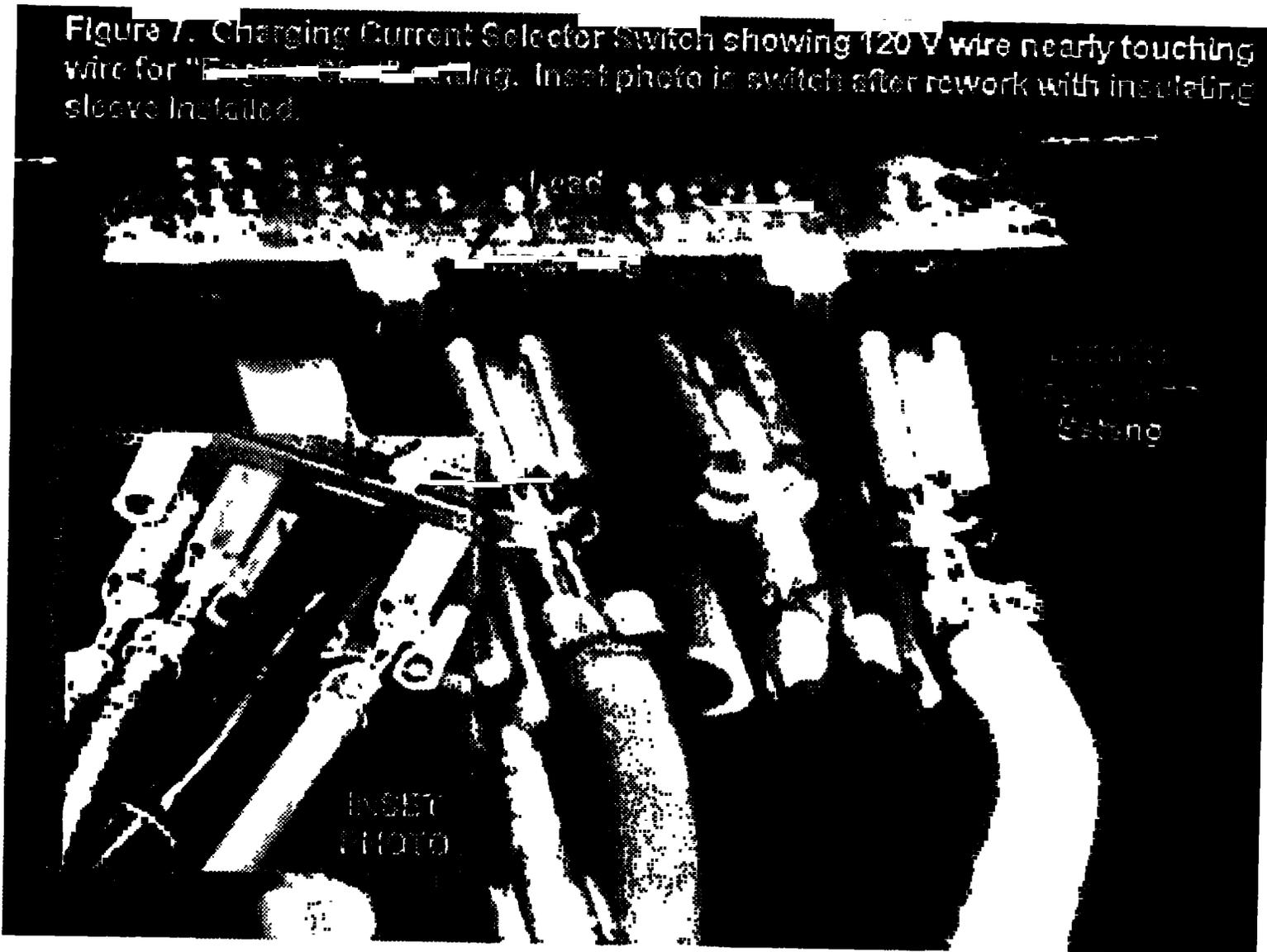
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Figure 7. Charging Current Selector Switch showing 120V wire nearly touching wire for "E" setting.

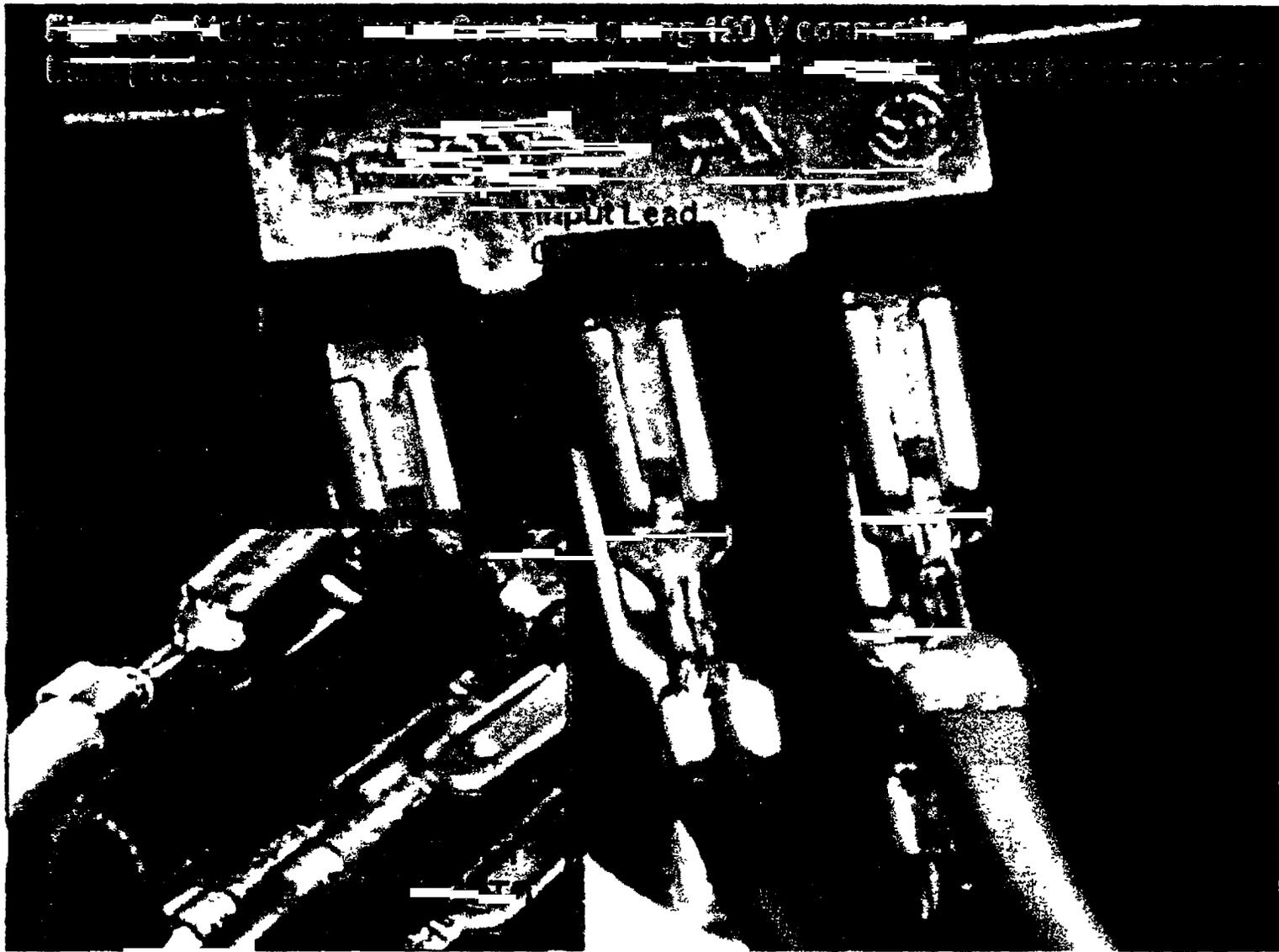


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Figure 7. Charging Current Selector Switch showing 120 V wire nearly touching wire for "Engine Start" setting. Inset photo is switch after rework with insulating sleeve installed.



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CONSUMER PRODUCT INCIDENT REPORT

Region: MASC

1. NAME OF RESPONDENT  
Hracch Gakavian

2. PHONE NO. (HOME) (WORK)  
301-431-0382 301-431-2844

3. STREET ADDRESS  
9417 Curran Road

4. CITY STATE ZIP CODE  
Silver Spring MD 20901

4a. E-MAIL ADDRESS: none

5. DESCRIBE INCIDENT OR HAZARD, INCLUDING DATA ON INJURIES  
Consumer plugged battery charger into wall outlet in storage unit. When consumer returned 9 hours later, he saw 10' high flames coming from the  
-cont-

6. DATE OF INCIDENTS 7. IF INJURY OR NEAR MISS OBTAIN AGE/SEX 8. IF VICTIM DIFFERENT FROM RESPONDENT, PROVIDE NAME AND DESCRIBE INJURY: none RELATIONSHIP none  
7/27/1997 none

9. DESCRIPTION OF PRODUCT electric battery charger 10. BRAND NAME Sears

11. MFR/DISTRIBUTOR NAME, ADDR. & PHONE Schumacher Electric 7474 North Rogers Street Chicago, IL 60626 800-621-5485 unknown  
12. MODEL, SERIAL NUMBERS M # unknown, UL listing is unknown 200-71310  
13. DEALER'S NAME, ADDRESS & PHONE Sears White Oak Shopping Center White Oak, MD 301-681-1700

14. WAS THE PRODUCT DAMAGED, REPAIRED OR MODIFIED? YES x NO IF YES, BEFORE OR AFTER THE INCIDENT? after damaged: burned and melted  
15. PRODUCT PURCHASED NEW x USED DATE PURCHASED 7/26/1997 AGE 1 day DESCRIBE:

16. DOES PRODUCT HAVE WARNING LABELS? IF SO, NOTE: unknown  
Yes, STANDARD WARNINGS

17. HAVE YOU CONTACTED THE MANUFACTURER? YES x NO IF NOT, DO YOU PLAN TO CONTACT THEM?  
18. IS THE PRODUCT STILL AVAILABLE? YES NO x IF NOT, ITS DISPOSITION disposed of 11/97  
19. MAY WE USE YOUR NAME WITH THIS REPORT? YES x NO

20. DATE RECEIVED 12/11/1998  
21. RECEIVED BY (NAME & OFFICE) sfc/HL  
22. DOCUMENT NO. H98C0131A

23. FOLLOW-UP ACTION  
24. PRODUCT CODE(S) 0883

25. DISTRIBUTION  
MFR'S NAME & TITLE

*The Product is still for sale*  
FOR ADMINISTRATION USE  
MFR/PRVLR NOTIFIED  
No Comments attached  
Excisions requested  
Firm has not responded  
Further notice 2/11/1998

CONSUMER PRODUCT INCIDENT REPORT

H98C0131A

Narrative Continued

battery charger which had spread to the wooden shelving and various items stored on the shelves. Consumer called 911. Montgomery County Fire Department came and extinguished flames with water. Fire inspector (name unknown), determined that fire began in the battery charger or its cord. Estimated damages are \$10,500.

7/28/97 Consumer called and explained incident to dealer's rep., (name unknown), who referred consumer to manufacturer.

7/28/97 Consumer called and explained incident to manufacturer's rep., (name unknown), who took a report and said that he would forward the information to their insurance company.

Consumer is concerned that he could have the battery charger in his garage and his home would have burned down.

There is no further information on the shelving and other items damaged in the fire.

CPSC Source: INFORMATION

TC-21

CONSUMER PRODUCT INCIDENT REPORT

Region:MASC

1. NAME OF RESPONDENT  
Hracch Gakavian

2. PHONE NO. (HOME) (WORK)  
301-431-0382 301-431-2844

3. STREET ADDRESS  
9417 Curran Road

4. CITY STATE ZIP CODE  
Silver Spring MD 20901

4a. E-MAIL ADDRESS: none

5. DESCRIBE INCIDENT OR HAZARD, INCLUDING DATA ON INJURIES  
Consumer plugged battery charger into wall outlet in storage unit. When consumer returned 9 hours later, he saw 10' high flames coming from the  
-cont-

6. DATE OF INCIDENTS 7. IF INJURY OR NEAR MISS OBTAIN AGE/SEX 8. IF VICTIM DIFFERENT FROM RESPONDENT, PROVIDE NAME AND DESCRIBE INJURY: none RELATIONSHIP none  
7/27/1997 none

9. DESCRIPTION OF PRODUCT electric battery charger 10. BRAND NAME Sears

11. MFR/DISTRIBUTOR NAME, ADDR. & PHONE Schumacher Electric 7474 North Rogers Street Chicago, IL 60626 800-621-5485 unknown 12. MODEL, SERIAL NUMBERS M # unknown, UL listing is unknown 13. DEALER'S NAME, ADDRESS & PHONE Sears White Oak Shopping Center White Oak, MD 301-681-1700

ISSUE 12  
DEC 15 1998

14. WAS THE PRODUCT DAMAGED, REPAIRED OR MODIFIED? YES x NO IF YES, BEFORE OR AFTER THE INCIDENT? after DESCRIBE: damaged: burned and melted 15. PRODUCT PURCHASED NEW x USED DATE PURCHASED 7/26/1997 AGE 1 day 16. DOES PRODUCT HAVE WARNING LABELS? IF SO, NOTE: unknown

17. HAVE YOU CONTACTED THE MANUFACTURER? YES x NO IF NOT, DO YOU PLAN TO CONTACT THEM? 18. IS THE PRODUCT STILL AVAILABLE? YES NO x IF NOT, ITS DISPOSITION disposed of 11/97 19. MAY WE USE YOUR NAME WITH THIS REPORT? YES x NO

20. DATE RECEIVED 12/11/1998 21. RECEIVED BY (NAME & OFFICE) sfc/HL FOR ADMINISTRATION USE 22. DOCUMENT NO. H98C0131A 23. FOLLOW-UP ACTION 24. PRODUCT CODE(S) 0883 25. DISTRIBUTION 26. ENDORSER'S NAME & TITLE SFC 12/11/1998

CONSUMER PRODUCT INCIDENT REPORT

H98C0131A

Narrative Continued

battery charger which had spread to the wooden shelving and various items stored on the shelves. Consumer called 911. Montgomery County Fire Department came and extinguished flames with water. Fire inspector (name unknown), determined that fire began in the battery charger or its cord. Estimated damages are \$10,500.

7/28/97 Consumer called and explained incident to dealer's rep., (name unknown), who referred consumer to manufacturer.

7/28/97 Consumer called and explained incident to manufacturer's rep., (name unknown), who took a report and said that he would forward the information to their insurance company.

Consumer is concerned that he could have the battery charger in his garage and his home would have burned down.

There is no further information on the shelving and other items damaged in the fire.

CPSC Source: INFORMATION

1498C0131A

Consumer Products Safety Commission

Saturday, December 26, 1998

Dear Ms. Cox,

In dealing with Schumacher Electric and their insurance company, Liberty Mutual, I have been: lied to, Stonewalled, Called a double dipper, and a cause of the fire.

Upon my initial call to Schumacher Electric, I spoke to Ralph @ ext. 205. I asked if chargers they made had a history of overheating and catching fire. He assured me that this was very uncommon. Later the insurance adjusters constantly ignored my calls and then accused me of trying to collect from both insurance companies. Later they offered me \$2,500 for a claim near \$9,000.

Later Liberty Mutual argued that the cause of the fire was inadequate power supply, the use of extension cords and that there was no GFI at the base of the extension cord similar to the setup that the fire inspector saw for other equipment. If you read the Fire inspector's report and the retort that Liberty Mutual have in their letter to the state insurance commission, you will see how Liberty Mutual has taken liberties with the Fire Inspectors Report

Schumacher Electric and Liberty Mutual have done all they can to isolate this incident from the recall of March 1997. I was only made aware of this recall in December of 1998 via Sears. It seems apparent to me that this incident is consistent with the recall.

I have yet to receive compensation from Schumacher Electric or Liberty Mutual, however that is not of your concern. What is relevant is that you act on this matter immediately! If these chargers aren't taken off the market and reevaluated I fear that we may hear of a family tragedy one night involving one of these units!

Sincerely Yours

Hratch Gakavian



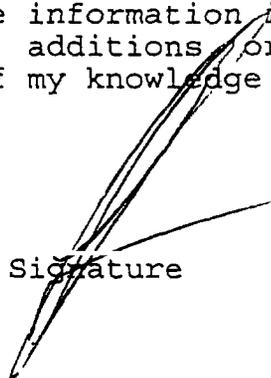
If you have any changes, additions, or comments you wish to make concerning your attached report, please make them in the space below.

PLEASE SEE MY ADDITION TO THE NARRATIVE AND OTHER ENCLOSED DOCUMENTS AND INFORMATION

I confirm that the information in the attached report (including any changes, additions, or comments I have made) is accurate to the best of my knowledge and belief.

Signature

Date



12.21.98

+---+  
| |  
+---+

I request that you do not release my name.

+---+  
| |  
+---+

You may release my name to the manufacturer but I request that you not release it to the general public.

~~+---+  
| |  
+---+~~

You may release my name to the manufacturer and to the public.

Dec 18 98 03:58p

Mel Cuesta

301-317-3396

P.1

DEC.16.1998 5:08PM

0.332

P.277

REQUESTOR: M Rose  
TIME: 07:35PM

54-50331-30627-6  
DECEMBER 10, 1998

301-445-7440

SEARS  
WHITE OAK, MD 13045  
RETAIN FOR COMPARISON WITH MONTHLY  
STATEMENT OR FOR RETURN OR EXCHANGE

TRAN#	PG/STORE	REG#	ASSOC#
8843	10 06433	028	133272
S A L E			
28 71310	BTY CHGR, 1 MDS		64.99T
	SUBTOTAL		64.99
	TAX 05.000%		3.25

CARD TYPE: SEARS ACCOUNT  
ACCT #: W5450331306276/000/000  
07/26/97 SEARS ACCOUNT TOTAL 68.24

THANK YOU FOR BEING A  
SEARS BEST CUSTOMER

AND FOR USING YOUR SEARS CARD

PURCHASED UNDER MY SEARS ACCOUNT AND  
SECURITY AGREEMENT, INCORPORATED BY  
REFERENCE. I GRANT SEARS A SECURITY  
INTEREST IN THIS MERCHANDISE UNTIL  
PAID, UNLESS PROHIBITED BY LAW  
\$68.24



PURCHASED BY

SALESCHECK #  
064330288843

SATISFACTION GUARANTEED  
OR YOUR MONEY BACK

12/18/98

CRIG,

PER OUR DISCUSSIONS

RE: GAKAVIAN. PLEASE  
CALL ME MONDAY TO  
REVIEW THE MODEL  
NUMBER.

Jue

200  
28 71310 X

#9800131

1-301431-2844

EVENT REPORT

Montgomery County, Maryland  
Department of Police

1. VICTIM (PERSON, FIRM, AGENCY)  
GAKAVIAN, HRATCH

2. DET-OR NUMBER  
897/183853

3. ADDRESS CITY-STATE-ZIP  
9417 CURRAN RD SILVER SPRING, MD

4. R.V.D. CODE  
5A. CLASSIFICATION  
2935

6A. VICTIM'S PLACE OF EMPLOYMENT OR SCHOOL  
SELF EMPLOYED

7. RACE - SEX - D.O.B.  
2 M 11-19-64

8. PHONE NUMBER  
301-207-1859  
9B. CLASSIFICATION CHANGED TO

9B. ADDRESS

9. CRIME/INCIDENT  
FIRE NOT ARSON  
10. COMM. CR. NO.  11.  302 175 G/L

12. NATURE OF INJURIES AND LOCATION ON BODY  
NONE

13. LOCATION OF CRIME OR INCIDENT  
11421 LOCKWOOD DR. #A10  
14. SOCIAL SECURITY NUMBER  
217-78-7269

15. VICTIM TREATED  
 YES  NO  
 RELEASED

16. WHEN OCCURRED  
07:28 PM TO 07:29 PM 97 2000-0920  
17. WHEN REPORTED  
MO - DAY - YR

17. UNIT NOTIFIED  
NAME:

18A. COMPLAINANT'S NAME (LAST, FIRST, MIDDLE) RACE - SEX - AGE RES. PHONE

18. TBR NOTIFIED  LATENTS  PHOTOS   
NAME:

18B. COMPLAINANT'S ADDRESS CITY-STATE-ZIP BUS. PHONE

CODE: W - WITNESS; P - PARENT; G - GUARDIAN; O - OTHER RELATIVE

20. NAME CODE AGE RESIDENCE ADDRESS CITY STATE ZIP PHONE

21. TYPE OF DOCUMENT DATE OF DOCUMENT DOCUMENT NO. NAME OF DOCUMENT ACCOUNT NUMBER

NAME OF ISSUER ADDRESS MADE PAYABLE TO SIGNATURE ON FACE

REASON NOT HONORED TYPE OF TRANSACTION TYPE OF PROPERTY OR SERVICE OBTAINED AMOUNT OF DOCUMENT CASH RECEIVED

22. DESCRIBE TYPE OF AREA OR PREMISES  
N/A  
23. MEANS - TOOL, WEAPON USED IN CRIME  
24. METHOD - HOW CRIME WAS COMMITTED

25. POINT OF ENTRY  
26. TRADEMARKS OF SUSPECT(S) (ACTION OR CONVERSATION DISTINGUISHING THE SUSPECT)

27A. SUSPECT  ARRESTED  WARRANT/DCS ON FILE  WARRANT DCS SERVED  MCP I.D. # ARMED WITH

FACE SEX AGE D.O.B. HEIGHT WEIGHT EYES LENGTH - COLOR OF HAIR FACIAL HAIR

SUSPECT/DEPENDANT PHYSICAL AND CLOTHING DESCRIPTORS ADDRESS OR POSSIBLE LOCATION

27B. SUSPECT  ARRESTED  WARRANT/DCS ON FILE  WARRANT DCS SERVED  MCP I.D. # ARMED WITH

FACE SEX AGE D.O.B. HEIGHT WEIGHT EYES LENGTH - COLOR OF HAIR FACIAL HAIR

SUSPECT/DEPENDANT PHYSICAL AND CLOTHING DESCRIPTORS ADDRESS OR POSSIBLE LOCATION

28. VEHICLE USED IN CRIME  KNOWN TO OPERATE  YEAR MAKE MODEL BODY STYLE COLORED TAG NO. STATE IDENTIFYING FEATURES

29. RADIO LOCKOUT LOCKOUT CANCELLED  WANT INDEX CANCELLED  E.C.C. OF #  
30. TOTAL VALUE STOLEN 31. TOTAL VALUE RECOVERED

32. DRUG RELATED  ALCOHOL RELATED  HATE VIOLENCE RACIAL  ETHNIC  RELIGIOUS  SEX ORIENT  DISAB

ITEM NO. TYPE/RESERVE #07050000 CAUSE ACCIDENTAL  
PROPERTY VALUE STL. REC. LTR. CLAS.

DAMAGE THIS VICTIM - \$1K CONT. INJURY - NONE

INSURANCE - YES S/D - N/A

REFER TO MASTER REPORT FOR DETAILS;

REALTY INVESTMENTS CO., 2000

STATUS:  OPEN CLOSED BY:  ARREST  EXCEPTION  UNFOUNDED  
DISTRIBUTION: GA - SA - YO INVESTIGATING OFFICER (PRINT) LIEUTENANT B.E. ANDERSON #9189 DATE 07-27-97  
CAP - CP - FM INVESTIGATING OFFICER (PRINT) ID.# BAR # DATA SYSTEMS CASE TALLY ADULT  JUVENILE   
810 OTHER

89800131

897-183853

**CONTINUATION REPORT**

Montgomery County, Maryland  
Department of Police

1. VICTIM/PERSON/FIRM FOR WHOM COMPLAINT WAS MADE

Realty Investment Co.

2. DIST. OR NUMBER

897/183853

3. ADDRESS

CITY-STATE-ZIP

8001 Coleaville Rd., Silver Spring, MD

4. CLASSIFICATION

2935

PAGE 2 OF 3 PAGES

ITEM NO. NARRATIVE:

PROPERTY VALUE EST. REC UCR CLASS

On July 27, 1997 this I/O was requested on the scene of a building fire at 11421 Lockwood Drive, Silver Spring, Montgomery County, Maryland, by District Chief Hamilton of the Department of Fire and Rescue Services. This I/O arrived on the scene with Fire/Rescue units and the Montgomery County Police still operating on the scene. This I/O was briefed by Hamilton and the investigation began.

This I/O first photographed the scene. This I/O finds that the fire occurred at the White Oak Private Storage in storage unit A10, which is a ground level unit. This I/O finds the fire damage was limited to unit A10, with smoke and water damage to several other units, but this I/O finds no dollar loose damage can be tied to these other units due to the items stored in them.

This I/O next conducted and origin and cause examination. Working from the area of least damage to the area of most damage this I/O finds the fires area of origin as the front of storage unit A10 on a wooden shelf unit where several marine batteries were on charge. This area had two batteries on charge. The charger units were plugged in to extension cords which were run to an area further back in the storage unit then run to an electric outlet. This I/O finds through his examination that at the fires point of origin is a completely consumed battery charger. This unit shows evidence of high heat exposure. This I/O next followed the power cord which went to this charger unit. This I/O finds evidence that this charger unit was plugged into a "shop light" extension cord on the floor at the base of the wooden shelf. Working up the power cord this I/O finds evidence of beading and roasting of the braided copper wire. This I/O also finds that the receptacle that this charger unit is plugged into is not a GFI circuit. It is the opinion of this I/O that this Fire is accidental and is the result of some type failure of the charger unit

CONTINUATION REPORT  
Montgomery County, Maryland  
Department of Police

1. VICTIM/PERSON/FIRM FOR WHOM COMPLAINT WAS MADE

Realty Investment Co.

3. ADDRESS

CITY-STATE-ZIP

8001 Coleville Rd., Silver Spring, MD

2. DIST. OR NUMBER

897/183853

4. CLASSIFICATION

2938

PAGE 2 OF 3 PAGES

NARRATIVE:

PROPERTY VALUE    STL    REC    UCR CLASS

or its power cord which was plugged into the "shop light" extension cord. This I/O has ruled out all other sources of ignition.

This I/O next interviewed the person who rents unit A10. Kraton Gakavian advises that he had discovered the fire when he had arrived to recover the batteries that were on charge so he could place them on his boat and go fishing. GAKAVIAN states he arrived at the White Oak Private Storage at about 0915 hours and saw smoke coming from unit A10 so he called 911 from his cellular phone. GAKAVIAN moved his vehicle around the corner to his unit A10 and was going to open the door up to his unit when he noticed the door to his unit was too hot to touch. Fire/Rescue units arrived and GAKAVIAN then directed them to his unit where the fire was located. GAKAVIAN advises the charger unit that this I/O found as the source of the fire was just purchased from the White Oak Sears store on July 26, 1997. GAKAVIAN admitted to this I/O that his contract forbid him from doing things like charging batteries in the storage unit.

This I/O finds that the fire is accidental, and the investigation concludes at this writing.

**HRATCH (RICH) GAHAVIAN**

**9417 CURRAN RD., SILVER SPRING, MD 20901-2806**

**PHONE/FAX: (301) 431-2844**

**PAGER: (301) 207-1359**

**THE MARYLAND INSURANCE ADMINISTRATION  
525 St. PAUL PLACE  
BALTIMORE, MARYLAND 21202  
COMPLAINT DIVISION**

**03/31/98**

Dear Ladies/ Gentlemen,

My ordeal started last July, 27th, 1997. On the previous night I had purchased a battery charger from the Sears located in White Oak Shopping Center in White Oak, Maryland. The following morning I returned to my shop where I saw smoke coming out of the bay doors. I quickly call the fire department, who responded as the professionals that they are. They handled the situation in such a way that it made me feel safe and proud to be a resident of Montgomery County.

As things developed as they do, the chain of progression lead to the Liberty Mutual Group (800-532-7706), Ms. Emily Bowser, and there adjusting company, Custard Insurance Adusters, Inc. (301-345-7766), Mr. Gerald Klauber. It took several weeks for me to get the property ready for us to present to the property manangement company as restored. The only unit which had not yet been restored was mine! Once My insurance company told me that it was a covered loss, I removed the battery charger which started the fire and started to restore my unit. All the work performed was done to Blue Book Standards and Pricing.

Meanwhile, I was also preparing a report on the damages incurred by the fire. Some of the items where purchased from out of buisness cleaners. However, I submitted an accurate list and included costs of such as; transportation back & forth of contents, cleaning of contents, unusable rent, ...ect.

I then submitted separate bills for my property loss(\$6025.51) and for the property restoration(\$3,214.75) and the nightmare began. From October to December I calced the adjusters office, faxed over copies of letters and resquests for return calls. Finally, in early December, I recieved a letter from the adjuster satting there offer was \$2,500.00. Then trying to talk to the adjuster clycle began again. The last conversation I had with him ended up with him calling me a lier and telling me to sue them!

The response from Liberty Mutual was no better. I also went through the call & fax cycle with my "contact" there and when I finnaly reached her after her adjusters offer she commented that she knew nothing of the restoration invoice and would need to review the paperyork. Three weeks went by and ,again, after repeated calls I was told there offer was still \$2,500 on my claim of \$9,240.26.

H9800131

At no point during this ordeal has anybody from these two companies initiated any contact. All of our communications have resulted from my phone calls.

The Battery Charger was manufactured by Schurracer Electric. Their representative, Ralph Cernohouz (1847-385-1600 Ext.205), that he had authorized settlement in August! It is my belief that Liberty Mutual and Custard Insurance Adjusters, Inc. have systematically delayed (or prolonged) my claim for the better part of four months. Since I first submitted my bills. And have kept their offer at a loss-loss level throughout this ordeal to get me to forfeit some of the moneys duely owed to me and accept a deflated settlement.

*Additionalyl*, The Adjuster, Mr. Gerald Klauber, has been very rude and insulting during this ordeal. He has told me one thing and then done the other. When he came to inspect the damage, I told him that my company would be doing the restoration work. I also asked him if that wil present a problem. His response was no. He then denies my invoices for the restoration work and the restorative part of my property bill becaus I was the contractor! That could be a \$4,000 loss to me in work performed. Furthermore, He stops short of liabling me by accusing me of Double Dipping! Just because I kept my insurance carrier abreast of the situation, does not mean that I was trying to collect from them. You can Call Ms. Kathi Grumbein at Minico, Inc. 1-800-528-1056. She can tell you that I have not tried to collect any funds prior to february 10th.

Furthermore, when I asked Ms. Bowser for the Policy and Claim numbers for my case (so I could persue legal options), they declined to give me access to that information

This incident nearly cost me my livelyhood (tools and chemicals; the capacity to meet my obligations) and complicated my buisness to the point that it might have contributed to the breake-up of my old buisness. The money for replacing my inven-ory of parts and equipment rent, and labor and chemicals for the restoration have left my old buisness in the red. The interest charges have been adding up since the ordeal began. I resent the treatment that I have been subjected too. It is my belief that it( the treatment I was subjected too) is not fair and it should investigated to protect me and other less fortunate than me from being taken advantage of by big insurance companies and their percentages.

Thank for looking into this matter. I am enclosing all the pertinent information regarding the fire and subsequent events. If there is anything else tha. you require, just call.

SINCERELY,

HRATCH GAKAVIAN  
"RICH"

Laurel Hendricks Palacio, Team Manager

8514 McAlpine Park Drive, Suite 200  
P.O. Box 29601  
Charlotte, NC 28229-9601  
Telephone: (704) 382-2208  
1-800-532-7706  
Fax: (704) 365-4128

March 20, 1998

J. Overton Erwin, CIC, CISR  
Maryland Insurance Administration  
525 St. Paul Place  
Baltimore, MD 21202-2272

Re: Our File: P550-031805-01  
Insured: Schumacher Electric  
DOL: 7/27/97  
Claimant: Hratch Gakavian  
MIA File No.: 76425  
Company: Liberty Mutual Fire Insurance Company #111-23035

Dear Mr. Erwin:

This letter responds to your correspondence dated March 3, 1998 regarding the above referenced matter.

This claim was reported to us by Mr. Gakavian on August 7, 1997 for date of loss July 27, 1997. The claimant had leased space from Private Storage. He stored various items in the unit, including carpet and floor cleaning equipment and supplies.

The claimant alleges a battery charger purchased from Sears and manufactured by our insured, Schumacher Electric was the cause of a fire in his storage unit.

Upon notice of the incident, Liberty Mutual requested Custard Insurance Adjusters inspect the damages. Gerald Klauber was the adjuster who inspected the damages. We also received a copy of the Montgomery County Department of Police Event Report.

The police report confirmed the date of loss. The investigating officer also made note of the following:

...the fires area of origin as the front of storage unit A-10 on a wooden shelf unit were (sic) several marine batteries were on charge. This area had two batteries on charge. The charger units were plugged in to extension cords which were run to an area further back in the storage unit then run to an electric outlet.

...also finds that the receptacle that this charger unit is plugged into is not a GFI circuit. It is the opinion of this I/O that this fire is accidental and is the result of



RECEIVED  
MAR 27 1998  
MARYLAND INSURANCE  
ADMINISTRATION

Page two

some type failure of the charger unit or its power cord which was plugged into the "shop light" extension cord.

...Gakavian admitted to this I/O that his contract forbid him from doing things like charging batteries in the storage unit

The claimant has submitted a listing of the inventory allegedly damaged in the fire total \$5,295.00. This listing includes such items as 16" tote/tool box, 2 wheels for chemstractor, labor to transport and clean damaged property, labor to transport and re-organize equipment, fasteners (nuts, bolts, lag bolts). Additional paperwork was submitted for the lumber and labor to rebuild the equipment loft of \$358.84.

The claimant has also submitted a bill for the cleaning of several units at Private Storage. This work was done by Moonlight Carpet Services, the claimant's company, for the benefit of Private Storage.

Through our investigation we determined there may be some exposure on the part of insured, Schumacher Electric. We also determined that the claimant knew he had violated the terms of his agreement with Private Storage regarding charging of batteries in his unit. It became apparent from the police investigation that the electrical receptacles in the unit were not capable of handling this type of load.

See  
my  
NOTES

It is our position the claimant contributed to this loss. We extended a compromise settlement to Mr. Gakavian of \$2,500.00 which represents approximately one-half of his damages.

The claimant has also submitted a claim to Minico Insurance. John Selway of Frontier Insurance was handling on their behalf. Per the information provided to us by Custard, the claimant purchased a policy when he rented the unit and Minico is the carrier. To our knowledge, they have not issued payment.

There is no dispute regarding coverage. If you still need a copy of the policy, please so advise. We are not pursuing a subrogation claim against the maker of the battery charger as our insured is the manufacturer.

If we can be of further assistance, please do not hesitate to contact me.

Sincerely,

  
Laurel Hendricks Palacio  
Team Manager

Enclosure

DOCUMENT/NOTE: 4/97 SAFETY NOTICE D/28

TO: AUTO CENTER MANAGER  
OPERATIONS MANAGER  
HARDWARE STORE MANAGER

MSN97-006  
04/21/97

```

*****
*
*           ATTENTION *** IMPORTANT           *
*
*           -- D/28 PRESS RELEASE --          *
*
*           POSSIBLE QUALITY/SAFETY PROBLEM   *
*
*           (POST THIS NOTICE FOR ALL ASSOCIATES TO READ) *
*
*****

```

From: G. F. Jelazny, Product Safety Manager, D/617

Refer to the Urgent-Stop Sale Message sent on March 17, 1997, from the Automotive Department advising you to IMMEDIATELY STOP SALE OF THE FOLLOWING DIVISION 26 ITEM:

Stock Number: 71310

Item: DIEHARD BATTERY CHARGER 10/2/60 AMP 6/12 V

TO AUTO CENTER MANAGERS AND HARDWARE STORE MANAGERS:

ONLY those battery chargers manufactured between January 1996 and February 1997 are affected. These chargers will have one of the following date codes: H961, H962, H963, H964, H965, H966, H967, H968, H969, H9610, H9611, H9612, H971 and H972. Replacement inventory that has been inspected and reworked will have a white sticker on the back of the charger with the #1682.

ALL PRODUCT WITH A WHITE STICKER ON THE BACK OF THE CHARGER  
WITH THE NUMBER 1682 ON IT HAS BEEN MODIFIED AND  
MAY BE SOLD

A Press Release will be issued by Schumaker Electric Corp. and the U.S. Consumer Product Safety Commission on April 22, 1997.

////////// EXCERPT OF PRESS RELEASE //////////

CPSC AND SCHUMAKER ANNOUNCE RECALL OF SEARS BATTERY CHARGER

WASHINGTON, D.C. In cooperation with the U.S. Consumer Product Safety Commission (CPSC), Schumaker Electric Corp., Chicago, Illinois, is recalling approximately 100,000 Sears DieHard battery chargers. The battery charger has a wiring connection that could short and cause the transformer to overheat. This poses a potential fire hazard...

Consumers should immediately stop using these battery chargers and return

#9800131

them to the nearest Sears Auto Center, Sears Hardware store or Sears Dealer store for a free replacement. For more information about this recall, consumers should call:

1-800-SEARS64

No other Sears battery chargers are involved in the recall...

//////////////////// End of Excerpt //////////////////////

If a consumer returns a battery charger, verify:

it is model 200.71310

it has one of the date codes listed

it does not have a white sticker showing #1682 on the back of the charger.

If all three apply, provide a replacement battery charger. Hold the defective charger in a secure area. Additional instructions will be provided later.

(continued)

NOTE: The E-Mail Bulletin File has been discontinued. Future Merchandise Safety/Quality Notices (MSK) will be filed in the Product Safety Notice Book that will be in BookManager.

This MSN97-006 is also being sent to:

District General Managers	Store General Managers
Region Managers Asset Protection Services	Asset Protection Managers
Field/District Merchants AU	
Hardware Store District Managers	
Product Service Units	

A. B. Stewart	702RO	T. Saak	768A
W. Turner	702M Sears Canada	E. Filip	768H
P. Kitson	703 Sears Canada		
S. Kelly	765 Sears Canada	E. Barclay	768LP
A. Roberts	817 Sears Canada	D. Hudson	768LP
		T. Stuart	768LP
R. Moran	702 Sears Mexico Corp.	J. Greene	768LP
S. Ferragut	702 Sears Mexico Corp.	J. Terrell	768P
E. Schloesslin	702E	W. Dawson	769RM
L. Sutton	702ARA		
C. Valstad	702LVR	M. Frasier	700-1DS
VR Help	702LVR	R. Butikofer	700-1DS
		J. Depa	700-1DS
L. Peters	702PSO	J. Arvia (DSLRC9)	700-1DS
M. Conway	702RO	J. Thornton	708S
		J. Bradburn	708F
R. McHenry	703	T. Yorton	708MK
S. Bicknell	727CI	G. Crittenden	702PH
R. Rankin	727CI	G. Sauser	702PH
		L. Ziemba	702PH
		C. Schabel	702PH
P. Recktenwald	731SO		

CONSUMER PRODUCT INCIDENT REPORT

Region: MASC

1. NAME OF RESPONDENT  
[redacted] (1 worker)

2. PHONE NO. (HOME)  
not [redacted]

3. STREET ADDRESS  
[redacted]

4. CITY STATE ZIP CODE  
Rockville MD 20850

4a. E-MAIL ADDRESS: none

5. DESCRIBE INCIDENT OR HAZARD, INCLUDING DATA ON INJURIES  
Battery charger may fall under CAP, NR#97-108. Battery charger is the alleged cause of \$10,000 worth of property damage to a self storage unit, 1  
-cont-

6. DATE OF INCIDENTS 7. IF INJURY OR NEAR MISS OBTAIN AGE/SEX 8. IF VICTIM DIFFERENT FROM RESPONDENT, PROVIDE NAME AND DESCRIBE INJURY:  
7/27/1997 none [redacted] none

9. DESCRIPTION OF PRODUCT 10. BRAND NAME  
60 amp., electric automobile battery charger Die-Hard Battery Charger

11. MFR/DISTRIBUTOR NAME, ADDR. & PHONE 12. MODEL, SERIAL NUMBERS  
Schumacher Electric Corporation M# 71310, mfg. date: not available  
unknown ISSUE 23  
Chicago, IL 00000  
unknown  
unknown

MAR 3 1999

13. DEALER'S NAME, ADDRESS & PHONE  
Sears  
White Oak, New Hampshire Ave.  
Silver Spring, MD 20901  
unknown  
14. WAS THE PRODUCT DAMAGED, REPAIRED OR MODIFIED? YES x NO IF YES, BEFORE OR AFTER THE INCIDENT? after DESCRIBE: damaged: destroyed  
15. PRODUCT PURCHASED NEW x USED DATE PURCHASED 7/26/1997 AGE 1 day  
16. DOES PRODUCT HAVE WARNING LABELS? IF SO, NOTE: unknown

17. HAVE YOU CONTACTED THE MANUFACTURER? YES x NO IF NOT, DO YOU PLAN TO CONTACT THEM?  
18. IS THE PRODUCT STILL AVAILABLE? YES NO x IF NOT, ITS DISPOSITION destroyed in fire  
19. MAY WE USE YOUR NAME WITH THIS REPORT? YES NO x

20. DATE RECEIVED  
03/01/1999

FOR ADMINISTRATION USE  
21. RECEIVED BY (NAME & OFFICE)  
exm/HL

22. DOCUMENT NO.  
H9930010A

23. FOLLOW-UP ACTION

24. PRODUCT CODE(S)  
0883

25. DISTRIBUTION

*Handwritten notes:*  
3/19/99  
NR/PRV/BLR NOTIFIED  
No comments made  
Comments attached  
Excisions/Revisions  
Firm has not requested further notice

ENDORSEER'S NAME & TITLE  
LDM 03/02/1999

## CONSUMER PRODUCT INCIDENT REPORT

H9930010A

## Narrative Continued

battery charger, 2 marine (boat) batteries and other contents not available. Social worker, Judy Becker is filing complaint on behalf of the consumer, Hratch "Rich" Gakavian, 9417 Curran Rd., Silver Spring, MD 20901, TEL# 301-431-2844. Consumer had plugged battery charger in and was charging 2 marine batteries for several hours (product information on batteries is not available) in a rented self storage unit. Consumer returned to the self storage unit and found smoke coming out of the unit (no visible flames). Consumer didn't open the door and called the Montgomery County Fire Department, who responded to the call and extinguished the flames. Investigative officer (B.E. Anderson) determined that the point of origin was the battery charger. UL listing is unknown.

Date unknown, consumer called dealer and explained incident to a representative (name unknown). Consumer was told that the battery charger did not fall under the current recall due to the manufacturing date.

8/1997 Consumer called manufacturer and explained incident to Ralph Cernohouz, at TEL# 847-385-1600, ext. 205 (further information on this call is not available).

3/25/98 Consumer received a settlement offer from the manufacturer for \$2,500. Consumer did not accept offer.

CPSC Source: L/S GOVT

CONSUMER PRODUCT INCIDENT REPORT

Region: MASC

1. NAME OF RESPONDENT  
 [redacted] (social worker) mediator

2. PHONE NO. (HOME) [redacted] (WORK) [redacted]  
 not given

3. STREET ADDRESS [redacted]

4. CITY STATE ZIP CODE  
 Rockville MD 20850

4a. E-MAIL ADDRESS: none

5. DESCRIBE INCIDENT OR HAZARD, INCLUDING DATA ON INJURIES  
 Battery charger may fall under CAP, NR#97-108. Battery charger is the alleged cause of \$10,000 worth of property damage to a self storage unit, 1  
 -cont-

6. DATE OF INCIDENTS 7. IF INJURY OR NEAR MISS OBTAIN AGE/SEX 8. IF VICTIM DIFFERENT FROM RESPONDENT, PROVIDE NAME AND DESCRIBE INJURY: RELATIONSHIP

7/27/1997 none [redacted] [sic] none

9. DESCRIPTION OF PRODUCT 10. BRAND NAME  
 60 amp., electric automobile battery charger Die-Hard Battery Charger

11. MFR/DISTRIBUTOR NAME, ADDR. & PHONE 12. MODEL, SERIAL NUMBERS  
 Schumacher Electric Corporation M# 71310, mfg. date: not available  
 unknown  
 Chicago, IL 00000  
 unknown  
 unknown

13. DEALER'S NAME, ADDRESS & PHONE  
 Sears  
 White Oak, New Hampshire Ave.  
 Silver Spring, MD 20901  
 unknown

14. WAS THE PRODUCT DAMAGED, REPAIRED OR MODIFIED? YES x NO IF YES, BEFORE OR AFTER THE INCIDENT? after DESCRIBE: damaged: destroyed

15. PRODUCT PURCHASED NEW x USED DATE PURCHASED 7/26/1997 AGE 1 day

16. DOES PRODUCT HAVE WARNING LABELS? IF SO, NOTE: unknown

17. HAVE YOU CONTACTED THE MANUFACTURER? YES x NO IF NOT, DO YOU PLAN TO CONTACT THEM?

18. IS THE PRODUCT STILL AVAILABLE? YES NO x IF NOT, ITS DISPOSITION destroyed in fire

19. MAY WE USE YOUR NAME WITH THIS REPORT? YES NO x

20. DATE RECEIVED 03/01/1999

21. RECEIVED BY (NAME & OFFICE) FOR ADMINISTRATION USE exm/HL

22. DOCUMENT NO. H9930010A

23. FOLLOW-UP ACTION

24. PRODUCT CODE(S) 0883

25. DISTRIBUTION

26. ENDORSER'S NAME & TITLE LDM 03/02/1999

If you have any changes, additions, or comments you wish to make concerning your attached report, please make them in the space below.

I confirm that the information in the attached report (including any changes, additions, or comments I have made) is accurate to the best of my knowledge and belief.



3/22/49

Date

I request that you do not release my name.

You may release my name to the manufacturer but I request that you not release it to the general public.

You may release my name to the manufacturer and to the public.

I-23

1. TASK NUMBER

990405CMC9020

2. INVESTIGATOR'S ID

8944

**EPIDEMIOLOGIC  
INVESTIGATION  
REPORT**

3. OFFICE CODE

820

4. DATE OF ACCIDENT  
YR MO DAY

98/12/12

5. DATE INITIATED  
YR MO DAY

99/04/08

6. SYNOPSIS OF ACCIDENT OR COMPLAINT

UPC

The respondent plugged a battery into a battery charger at his construction shop in Easton, Maryland. The respondent left the building and was called by a neighboring shop owner that his building was on fire. There was no injury involved in this incident. There was approximately \$100,000.00 in damages to the property and its contents.

7. LOCATION (Home, School, etc.)

Industrial 7

8. CITY

Easton

9. STATE

Maryland

10A. FIRST PRODUCT

Battery Charger 0883

10B. TRADE/BRAND NAME

Ship & Sure

10C. MODEL NUMBER

SS-51A-PE

10D. MANUFACTURER NAME AND ADDRESS

Schumacher Electric  
801 Business Center Dr.

11A. SECOND PRODUCT

Battery 0884

11B. TRADE/BRAND NAME

Unknown

11C. MODEL NUMBER

Unknown

11D. MANUFACTURER NAME AND ADDRESS

Unknown

12. AGE OF VICTIM

000

13. SEX

Male 1

14. DISPOSITION

No Injury 0

15. INJURY DIAGNOSIS

No Injury 70

16. BODY PART (S)  
INVOLVED

No Injury 99

17. RESPONDENT

Victim 1

18. TYPE OF  
INVESTIGATION

Telephone 2

19. TIME SPENT  
(OPERATIONAL HOURS)

15

20. ATTACHMENT(S)

Documents 2

21. CASE SOURCE

Consumer Complaint 07

22. SAMPLE COLLECTION NUMBER

N/A

23. PERMISSION TO DISCLOSE NAMES (NON NEISS CASES ONLY)

No

24. REVIEW DATE

25. REVIEWED BY

26. REGIONAL OFFICE COMMENTS  
Comments made  
Comments attached  
Exclusions/Revisions  
Firm has not requested  
further notice

27. DISTRIBUTION

O:EHDS CC:

MASC/FOCR Compliance

**PRE-INCIDENT:**

The respondent and Erie Insurance Company provided information concerning this incident. The respondent resides in Easton, Maryland where he owns a construction business. The respondent operates his construction business out of a building in down town Easton. This building is where the respondent kept his tools, construction supplies and some recreational equipment. The respondent stated that he owns a small boat for Duck hunting, which he operates with an electric motor. The boat, electric motor and batteries for the motor were stored at this location.

The respondent purchased a battery charger from a local Walmart store. The respondent stated that he has 2 batteries for his electric motor. He keeps 1 with the boat and the other on the battery charger. He stated that when 1 of the batteries would get low he would switch the battery from the battery charger to his boat and the low battery would then be placed in the battery charger. The respondent stated that he purchased the battery charger new approximately 2 months prior to the incident. The respondent stated that he maintained a battery in the battery charger and the battery charger plugged into an electrical outlet for 24 hours per day, 7 days a week for the 2 months prior to the incident. He stated that the battery charger would automatically shut off when the battery was charged.

**INCIDENT:**

On December 12, 1998 the respondent stated that he left his shop early to go deer hunting. The battery charger was on charging a battery when he left the shop. Approximately 30 minutes later he received a telephone call on his cellular phone from the storeowner next to his that his shop was on fire.

**POST-INCIDENT:**

When the respondent arrived back to his shop the local volunteer fire department had already extinguished the fire. The Maryland State Fire Marshal for that area arrived and found the point of origin of the fire to be the location of the battery charger. The respondent notified his insurance company, which hire a private fire investigator to have the battery charger tested and conduct his own investigation. The respondent stated that there was an estimated loss of \$100,000.00 in property, tools and construction supplies. There was no injury involved in this incident.

\*Note: The Maryland State Fire Marshal that conducted the investigation has since retired and I have been unable to contact him. The Fire Investigation Report has been requested.

The respondent stated that he had contacted the local Walmart store where he purchased the battery charger. The Walmart store supposedly contacted the manufacturer. The respondent also contacted the manufacturer who referred the incident to their insurance company. The insurance company for the manufacturer contacted the respondent and when they found out the cost of the damages they stated that they could not pay the respondent for his loss. The respondent stated that he was only insured for approximately \$20,000.00 and has lost a considerable amount of money. When the respondent contacted Walmart concerning the incident he was informed of other incidents involving this same battery charger.

I spoke with the respondent's insurance company and found that they took the manufacturer's insurance company to court over the incident and lost. The respondent's insurance company is Erie Insurance and they are providing me with the finding from their private fire investigator.

**PRODUCT IDENTIFICATION:**

The product is known as an electric 120 volt battery charger sold under the brand name of Ship & Sure, model #SS-51A-PE. The battery charger is manufactured by Schumacher Electric, 801 Business Center Drive, Mount Prospect, IL 50056-2179. The labeling off the battery charger was destroyed in the fire, so it is unavailable.

The batteries that were being charged at the time of the incident were destroyed in the fire and the product identification is unavailable. The respondent stated that he could not remember the battery identification.

**STANDARDS:**

There are no current CPSC standards for battery chargers. There are voluntary industry set standards, which are set by the Underwriters Laboratories. It is unknown if this battery charger had the UL symbol.

**EXHIBITS:**

The following exhibits are attached:

1. Copy of Fire Investigation Report.
2. Copy of Private Fire Investigation Report and Testing Analysis of the Product.

\*Note: Exhibits will be forwarded when received.

410-822-7609

S

RINVOY

George Gayman

CONSUMER PRODUCT INCIDENT REPORT

Region: MASC

1. NAME OF RESPONDENT [REDACTED] 2. PHONE NO. (HOME) (WORK) [REDACTED]

3. STREET ADDRESS [REDACTED] 4. CITY STATE ZIP CODE  
Easton MD 21601

5. DESCRIBE INCIDENT OR HAZARD, INCLUDING DATA ON INJURIES  
Battery charger is the alleged cause of \$100,000 in property damage.  
Property loss included tolls and miscellaneous construction supplies.

Consumer was charging a marine battery for approximately 30 minutes.  
Consumer left the battery to charge in his shop and left. He received a  
-cont-

6. DATE OF INCIDENTS 12/12/1999 7. IF INJURY OR NEAR MISS OBTAIN AGE/SEX AND DESCRIBE INJURY: none 8. IF VICTIM DIFFERENT FROM RESPONDENT, PROVIDE NAME AND RELATIONSHIP: none

9. DESCRIPTION OF PRODUCT: electric 120 volt battery charger 10. BRAND NAME: Ship & Sure

11. MFR/DISTRIBUTOR NAME, ADDR. & PHONE: Schumacher Electric, 801 Business Center Dr., Mount Prospect, IL 50056-2179, 800-621-5485, unknown 12. MODEL, SERIAL NUMBERS: M# SS-51A-PE 13. DEALER'S NAME, ADDRESS & PHONE: Wal Mart, unknown, Easton, MD 21601, unknown

14. WAS THE PRODUCT DAMAGED, REPAIRED OR MODIFIED? YES x NO 15. PRODUCT PURCHASED NEW x USED 10/1997 AGE 1yr/2mos 16. DOES PRODUCT HAVE WARNING LABELS? IF SO, NOTE: none

17. HAVE YOU CONTACTED THE MANUFACTURER? YES x NO 18. IS THE PRODUCT STILL AVAILABLE? YES NO x 19. MAY WE USE YOUR NAME WITH THIS REPORT? YES x NO

20. DATE RECEIVED: 03/16/99 21. RECEIVED BY (NAME & OFFICE): exm/HL 22. DOCUMENT NO.: H9930192A

23. FOLLOW-UP ACTION: 24. PRODUCT CODE(S): 0883

25. DISTRIBUTION: 26. ENDORSER'S NAME & TITLE: CTW 3/16/1999

990405CMC9020

TOTAL P.03

CONSUMER PRODUCT INCIDENT REPORT

H9930192A

Narrative Continued

call from a shop owner next to his, who told consumer that his building was on fire.

Consumer arrived to building and the Easton Volunteer Fire Department had already arrived to extinguish the flames. Fire Marshall, Vernon Dolan informed consumer that the battery charger was the alleged cause of the fire. Fire Investigator, Charles Hughes also determined that the battery charger was the cause for the fire. The battery which was charging was destroyed in the fire. The battery charger was charred by the fire, and it's remains were taken by Mr Hughes for investigation.

1/98 Consumer sent a letter to manufacturer explaining the incident.

4/98 Consumer received a call from manufacturer's insurance company (name not given). The Insurance claims agent (name unknown), asked consumer for the amount of damage so that they could send him a check. When consumer told the agent that the amount exceeded 100,000 dollars, the agent told him that they would not be able to pay this.

Battery Charger's UL listing is unknown.

CPSC Source: WOM



# Unified

Investigations & Sciences, Inc.

[REDACTED]  
Norcross, Georgia 30093

[REDACTED]  
Fax [REDACTED]

## PRIVILEGED AND CONFIDENTIAL

January 12, 1998

Report Number One

PREPARED FOR: Eric Insurance Company  
P.O. Box 1793  
Easton, Maryland 21601

ATTENTION: Elizabeth Watson

INSURED: Dakar Construction

DATE OF LOSS: December 17, 1997

LOSS LOCATION: Maryland Avenue / Easton, Maryland

POLICY NUMBER: Q250420133

CLAIM NUMBER: Unknown <sup>21-217241</sup> 21-217270

UIS FILE NUMBER: GA01-01550

THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSEE, RELEASE TO ANY OTHER COMPANY, CONCERN OR INDIVIDUAL IS THE SOLE RESPONSIBILITY OF ADDRESSEE.

**Insured: Dakar Construction**  
**UIS File No.: GA01-01550**

#### **ASSIGNMENT**

The assignment was received on December 17, 1997, and the investigation commenced on December 18, 1997. Instructions were to conduct and origin and cause investigation. Instructions were updated by Elizabeth Watson to include submitting evidence taken during my fire scene examination, to an electrical engineer for evaluation.

#### **EXHIBITS**

1. Property Description Sheet
2. Twenty-six (26) photographs with explanation sheet

#### **FIRE SCENE EXAMINATION**

The risk was constructed on pilings and block foundation, which resulted in the wood floor being at loading dock height. The structure was wood frame and covered with corrugated metal on the roof and sides. Present during my examination were representatives of Dakar Construction, and Elizabeth Watson.

Alterations to the fire scene were minimal and consisted of fire department overhaul activities. The area of fire origin remained relatively undisturbed. An examination of the exterior revealed heavy smoke stains around the four large sliding cargo doors. There was also evidence of smoke venting around the roof eaves and peak.

There was a distinct heat pattern on the exterior metal siding, which corresponded with the area of fire origin. The pattern was a distinct "V" shaped which originated at floor level, behind a workbench. The only evidence of damage to the metal roof was also confined to the area over the workbench. The structure was secured upon fire department arrival and they forced entry through the sliding cargo doors.

Dricorn, Easton, Maryland, owns the structure. The insured had leased space in the building for approximately one-year. Contents in the structure consisted of tools and equipment used by Dakar Construction in the normal course of business. There was also storage of personal property belonging to one of the principals of the company. Contained in one end of the structure was property belonging to the building's owner, Dricorn. Heat and smoke damaged all of the building's contents.

The fire began under a workbench adjoining the front wall facing Maryland Avenue. It originated at floor level in the vicinity of a 110-volt battery charger that was operating at the time of the fire.

The battery charger was encased in a thermoplastic housing, which provided ample fuel to initiate a free burning blaze. It then spread along the wood floor and extended to the wood

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**UIS File No.: GA01-01550**

workbench above. The wood framing of the roof provided additional fuel and the fire spread up the slope of the "A" framed roof, then extended laterally in the area of the roof peak. There was significant charring to the wood frame of the structure, down to the eave height.

The area of origin was readily identified as a result of heavy damage to the ceiling, directly above the workbench. There was also a distinct "V" shaped burn pattern on the wood siding of the wall behind the bench.

The bench was heavily charred and many of the items which were on its top surface had fallen through to the floor. A comparative analysis of charring to the wood bench determined the fire originated on the right end, near the entry door. In this area the support leg was heavily charred and the wood wall under the workbench was totally destroyed. There was a distinct burn pattern on the wall to the right of the bench, indicating fire travel from the underside of the bench surface.

The underside of the workbench was heavily charred and burn patterns on the support framing indicated a fire coming from below. Under the workbench were a metal toolbox, three automotive style batteries, a 110-volt battery charger and a 110-volt welder.

Burn patterns on the exterior surface of the welder indicated that the fire originated on the left side in the vicinity of where the remains of the battery charger were located. Likewise, damage to the three batteries on the opposite side also indicated the fire traveled from the vicinity of the battery charger.

Lying on top of the debris where it had been placed by the investigating fire marshal, was the transformer assembly of the 110-volt battery charger. A sifting of the debris found numerous metal components of the battery charger and associated wiring. None of the plastic housing remained.

The floor was cleared of debris and cleaned and a protected area where the battery charger was located prior to the fire was readily identified. This area corresponded with the most significant damage to the metal housing on the welder, and most heavily damaged battery. Located to the front and rear of this area was heavy charring to the floor, as a result of the burning plastic housing.

Examination determined the 110-volt welder was not plugged in at the time of the fire. Wiring from the battery charger did extend to the direction of a 110-volt receptacle, located near the entry door. It was learned from the fire marshal that this battery charger was plugged in at the time of his fire scene examination.

The 110-volt receptacle was examined and it was determined its shape and configuration indicated it was a GFCI style receptacle. Much of the plastic remained in the lower portions of the receptacle. The receptacle was examined and eliminated as a cause of the fire. It was collected into evidence as 01550E2. Also collected was the remnant of the battery charger and associated wiring, which was entered into evidence as 01550E1.

Insured: **Dakar Construction**  
UIS File No.: **GA01-01550**

Located in the debris near the wall was a heavily damaged 110-volt bench grinder. This grinder was located on top of the bench and out of the area of origin and was eliminated as a cause of the fire.

The 110-volt welder was collected into evidence as 01550E3. The 110-volt bench grinder was entered into evidence as 01550E4. Also, taken into evidence from the floor area adjoining the welder were the heavily damaged remnants of a set of battery jumper cables. They were entered into evidence as 01550E5.

As instructed, the remnants of the battery charger and 110-volt receptacle into which it was plugged had been forwarded to George McDuffie, P.E. for analysis, in an effort to determine the precise fault which led to this loss.

#### INVESTIGATION

I interviewed David Bryan Shockley, operator of Dakar Construction. [REDACTED] stated the owner of the business is Karen Porter Shockley his wife. [REDACTED] reside at [REDACTED] Lane, Unit 402, Easton, Maryland.

[REDACTED] advised the structure is owned by Dricorn, Incorporated, which is managed by Joseph Shortall. He has leased space in the building for approximately one-year.

On the day of the loss, [REDACTED] had been working in Preston during the morning hours. He stopped by the risk following work and was planning to go waterfowl hunting. He picked up his boat and duck decoys and loaded them into his pick up. At the time he was in the structure everything was okay. He turned off the light and locked the door upon leaving. He estimates leaving the structure at approximately 3:00 p.m.

While at the boat ramp preparing to go hunting, he received a page from David Wright, a friend who advised him of the fire.

[REDACTED] related the battery charger was "on" at the time of the fire. It was plugged into the receptacle next to the doorway and was connected to one of the batteries under the workbench. He used this battery for his electric trolling motor for his boat. It was left on with the selector switch on an "automatic" setting. On this setting, when the battery is charged, the charger turns itself off. The charger is approximately three months old and was purchased at Wal-Mart in Easton, Maryland. He has had no problems with the operation of the charger prior to the fire.

He stated the paperwork for the charger was destroyed in the fire. He purchased the charger on his credit card. I requested him to maintain those purchase records in the event they may be requested by you.

[REDACTED] stated the 110-volt welder was unplugged. He has experienced no problems with the

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electrical system in the structure, or with any of the equipment located on the workbench.

Following my fire scene examination, I accompanied [REDACTED] to Wal-Mart in Easton, Maryland, where he purchased the battery charger implicated in the cause of this loss. [REDACTED] walked directly to the shelf where the battery chargers were located and selected a boxed charger, which he said was identical to the one involved in the fire. Comparison of the front cover switch in and interior plate found during excavation of the debris supported that this battery charger was like the one in the risk.

An exemplar battery charger was purchased and has been forwarded along with the evidence to George McDuffie for comparison purposes.

I spoke with Joseph Shortall, manager for Dricom, Incorporated. Shortall was working at the nearby office for Dricom, at approximately 3:10 p.m.; he heard what he described as an explosion in the area of the risk. When he looked he noticed heavy smoke coming from the vents in the roof area. It is my opinion the explosion Mr. Shortall heard was probably aerosol cans located in the work bench area.

They notified the fire department and when he arrived at the structure he could see fire around the entry doorway adjoining the workbench. All of the doors to the structure were closed and locked.

Deputy Fire Marshal Vernon Dulin, Maryland State Fire Marshal's Office conducted an origin and cause investigation. Dulin advised the structure was locked upon fire department arrival and it was necessary for them to force entry. Firefighters found the main body of fire to be located around the workbench area. During his examination there was a strong odor of sulfuric acid in the structure, as a result of the damaged batteries. He stated the battery charger was plugged into the 110-volt receptacle, adjoining the entry doorway. There was nothing else plugged into the receptacle at the time of the fire. Dulin stated he unplugged the charger himself while conducting his examination and took photographs while at the scene.

He added that the owner of Dakar Construction had been gone from the building for approximately 45 minutes. He picked up equipment to go duck hunting and received notification of the fire while at the local boat ramp.

Dulin stated he has determined this fire to be accidental, as a result of the battery charger operation. His case is closed. A copy of Dulin's investigation report has been requested and will be forwarded to you upon its receipt.

#### **DETERMINATION OF ORIGIN AND CAUSE**

This fire originated under the woodwork bench, located near the entry door. It began as a result of a malfunction in a 110-volt battery charger, which was operating under the workbench. During my examination and subsequent interviews, I identified no indications of improper

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operation of this charger by the insured.

Information and factors available to establish origin:

1. Burn patterns on the exterior metal wall.
2. Burn patterns on the underside of the roof.
3. Burn patterns on the interior wood wall in the vicinity of the workbench.
4. Burn patterns on the workbench.
5. Burn patterns on the wood floor.
6. Damage patterns on the adjoining batteries and metal housing of the 110-volt welder.

Information and factors available to establish cause:

1. 110-volt battery charger located at the point of origin, which was in operation at the time of the fire.
2. Elimination of other ignition sources.

#### COMMENTS

As instructed, evidence has been forwarded to an electrical engineer for analysis. A report on his findings and bill for services will be forwarded directly to you.

This file will be maintained in an open status, pending results of this examination.

Charles B. Hughes, CFI  
Special Investigator  
410-341-0550

CBH/pg

Exhibit 1

Property Description

Insured DAKAR CONSTRUCTION UIS No. GACI-01550  
 Street MARYLAND AVENUE City EASTON State MD  
 Occupancy:  Dwelling  Business  Unoccupied  Other  
 Owner occupied  Tenant occupied Approximate age 40 years  
 Building construction:  Masonry  Metal  Wood  Other  
 Roofing construction:  Composition material  Metal  Tile  Wood  
 Tar and gravel  Other  
 Number of stories 1 Number of rooms 2 Number of baths 0  
 Foundation:  Basement  Concrete slab  Pier and beam  Crawl space  
 Heating:  Electric  Natural gas  Propane gas  Other  
 Air conditioning:  Electric  Natural gas  Propane gas  Other  
 Electrical service connected  Yes  No  Unknown  
 Alarm system:  Yes  No Type  Local  Monitored  
 Garage:  None  Attached  Detached Approximate size  
 Outbuildings on premises  Yes  No  Damaged  Undamaged  
 Outside Conditions:  Normal  Unkempt  Well groomed  Other  
 Building Conditions:  Excellent  Average  Poor  Other  
 Fire protection:  Paid  Paid & Volunteer  Unknown  Volunteer  
 Department EASTON VOL. FIRE DEPT. Distance to Station 1 MILE  
 Completed during examination  Diagram  Video  Photographs  Measurements  
 Date examination began 12-18-97 Date examination completed 12-18-97



**Insured: Dakar Construction**  
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**PHOTOGRAPH EXPLANATION SHEET**

- #1. Rear of building.
- #2. Contents removed by firefighters.
- #3. Sample of damage to property owned by Dricorn, Incorporated.
- #4. Sample of damage done to personal property stored in structure, by insured.
- #5. Heat pattern on exterior metal wall in area of origin.
- #6. Damage to underside of roof structure. Note heaviest degree of damage is toward bottom of picture in vicinity of date.
- #7. Close up of heavy damage to roof, over workbench.
- #8. Area of fire origin. Note "V" shaped burn pattern on wall behind workbench.
- #9-10. Area of fire origin.
- #11-12. Evaluation of burn patterns on workbench legs determine that fire originated on right end of bench, as depicted in photograph #12.
- #13. Damage to wood wall under and adjoining workbench, showing fire extending from under bench.
- #14. Damage to underside of workbench.
- #15. Area of fire origin as it was found at the time of my examination.
- #16. Remnants of battery charger in location found during examination.
- #17. Protected area on floor where battery charger was located.
- #18. Comparison of bottom of battery charger with protected area on floor.
- #19-20. Pre-fire position of battery charger
- #21. Heaviest damage to side of welder which corresponded to location of battery charger.

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- #22 Heaviest damage to batteries was also in area of battery charger.
- #23. Remnants of battery charger located by sifting debris.
- #24. Receptacle into which battery was plugged at the time of the fire.
- #25. Close up of damage to receptacle.
- #26. Electric bench grinder located on top of workbench at time of fire.

Exhibit 2

**Unified Investigations & Sciences, Inc.**

Insured *DAKAR CONSTRUCTION*

UIS File #: *GA01-01550*



Photo #

1

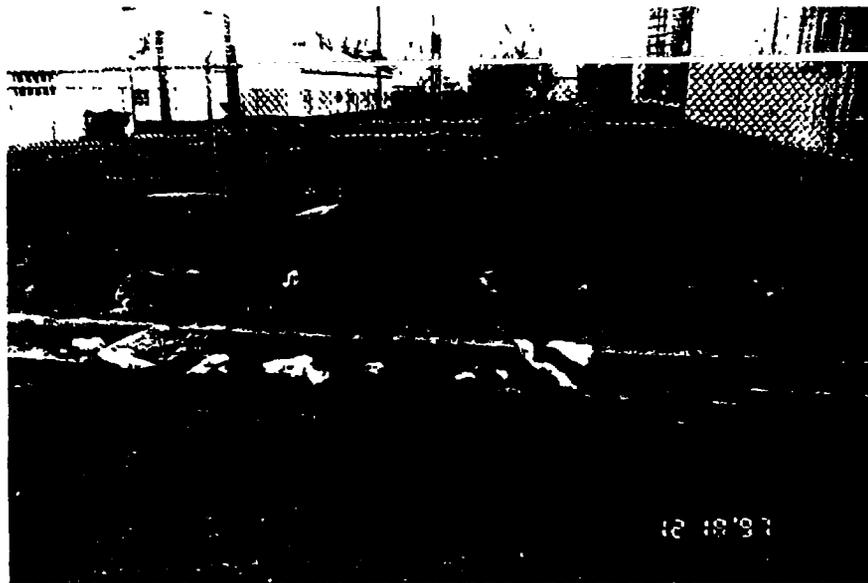


Photo #

2

12 18 '97

Unified Investigations & Sciences, Inc.

Insured. DAKAR CONSTRUCTION

UIS File #: GA01-01550



Photo #

3



Photo #

4

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Insured: DAKAR CONSTRUCTION

UIS File # GA01-01550



Photo #

5



Photo #

6

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Insured \_ DAKAR CONSTRUCTION

UIS File # G.A. 1-01550



Photo #

7

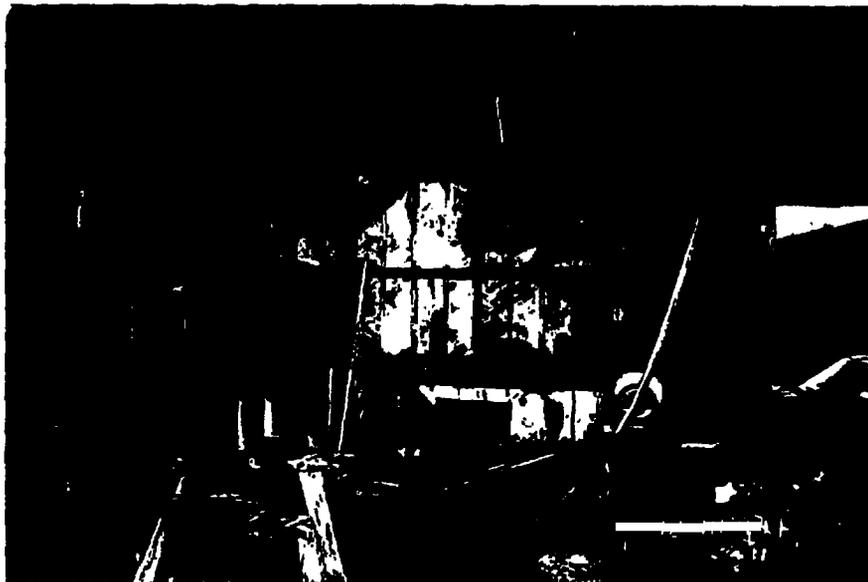


Photo #

8

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Insured: DAKAR CONSTRUCTION

UIS File # GA01-01550



Photo #

11



Photo #

12

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UIS File #: G-151-01550



Photo #

17

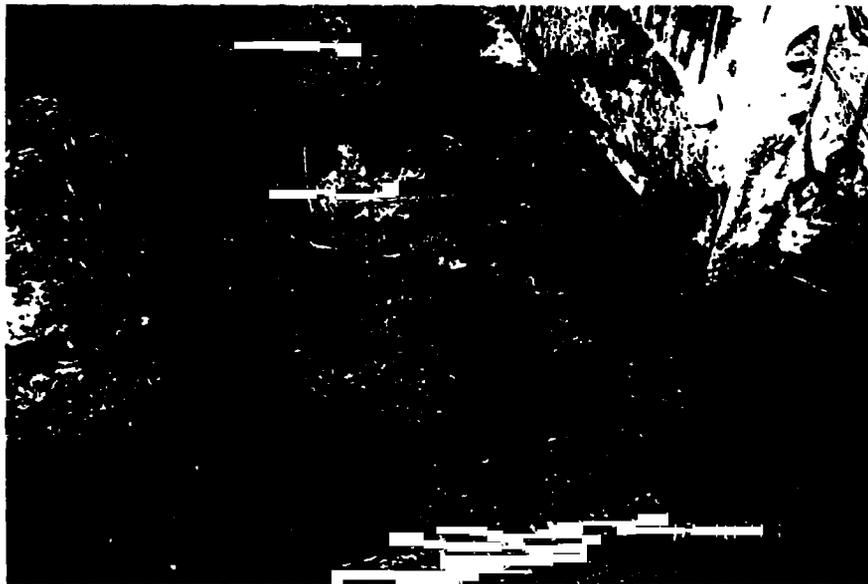


Photo #

18

**Unified Investigations & Sciences, Inc.**

Insured. DAKAR\_CONSTRUCTION

UIS File #: GACI-01550



Photo #

19

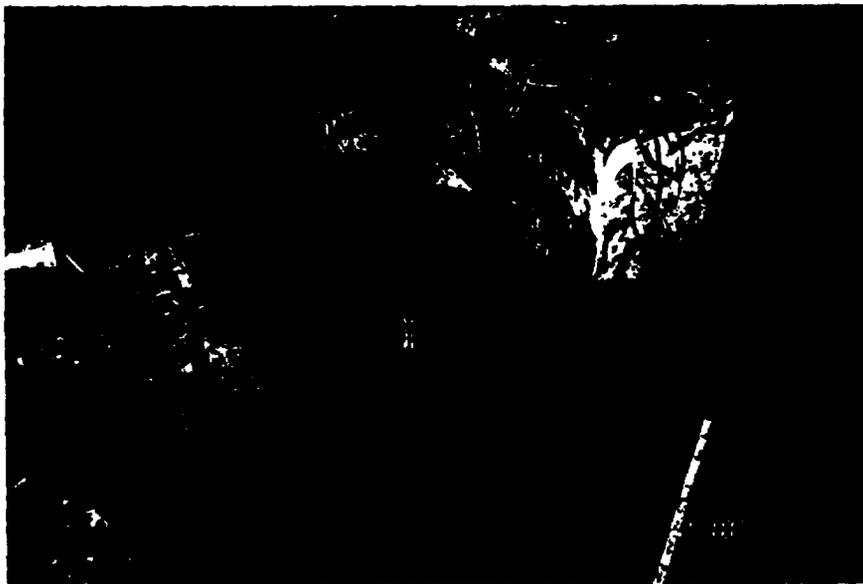


Photo #

20

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Insured: DAKAR CONSTRUCTION

UIS File# GA04-01550

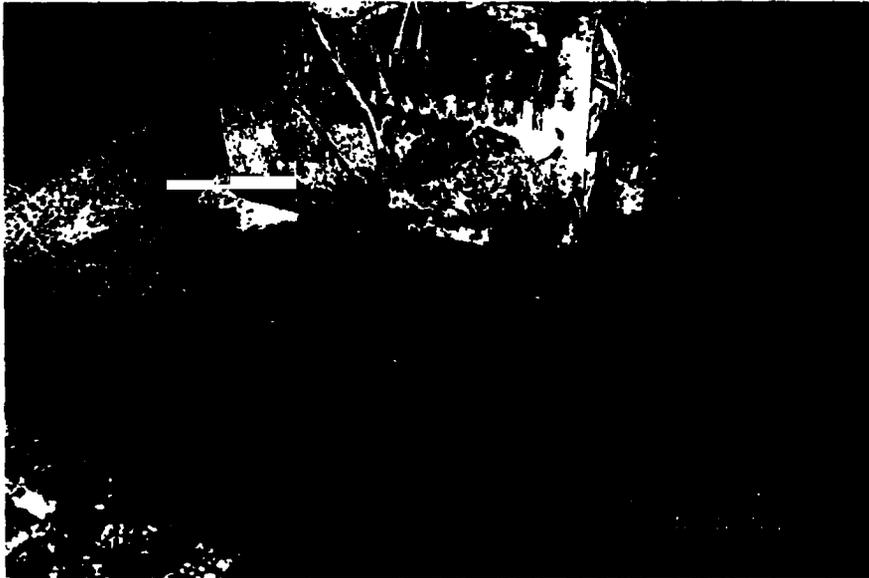


Photo #

21



Photo #

22

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Insured. *SAKAR CONSTRUCTION*

UIS File #: *GA01-01550*



Photo #

23



Photo #

24

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Insured: DAKAR CONSTRUCTION

UIS File #: CAI-61550

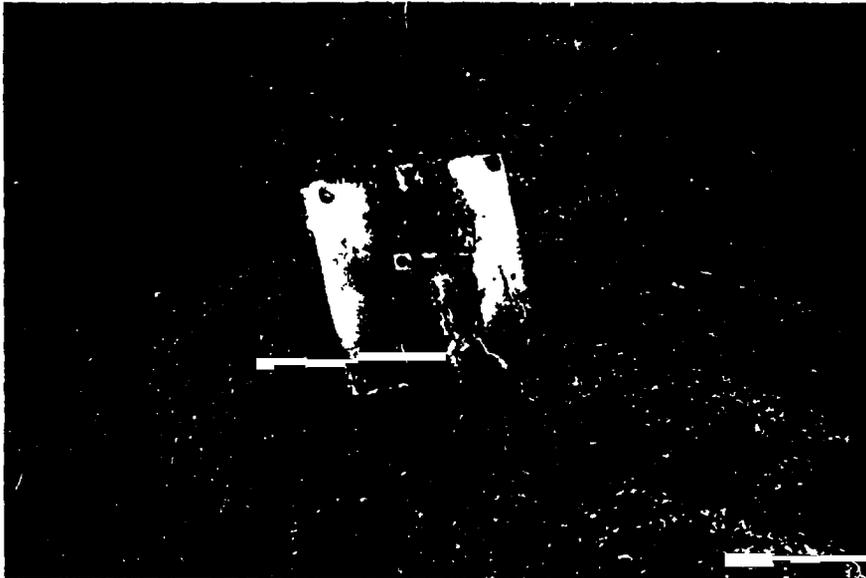


Photo #

25



Photo #

26