

Help, my car's on fire!



Fire caused by an electric fault wasn't all it appeared to be.



The claim

When Mr E called us to let us know that his car had caught fire we were of course concerned for his safety and wanted to make sure that we did what we could to get his claim set up quickly.

He made it clear from the start that the fire was caused by an electrical fault but luckily, he wasn't in the car at the time. He found the fire in the early hours of the morning and called the fire brigade who attended and put the fire out.

Soon after, we made arrangements to have the car inspected by an engineer so we could not only see if we could repair it but also understand exactly how the fire started. Mr E told us it started in the rear of the centre console and was electrical.

The engineers report

When the claim handler got the engineers report she was concerned that everything may not be as it seemed as the engineer stated that there was no wiring under the seat where the fire had started. She sent a referral to the Claims Crime Prevention team so they could look into it further.

It was important to understand whether there were any faults with the car that could have caused a fire so we ran a check on the cars ECU. The diagnosis did identify faults with the car but none that would cause a fire. The engineer recommended a forensic fire investigation, as this would be a much more detailed check and may get to the root cause of the fire.

The forensic inspection

Things took a turn when we received the forensic engineers report. It stated that the 12 volt socket at the front centre console and the rear interior light above the rear passenger area displayed no signs of a short circuit, resistance heating or other unusual electrical activity.

The report did comment that partially burned paper was found on the charred area of the cars carpet, between the centre console and the burned area of the rear seat base.

The report also stated that bottles of flammable liquid were found in the centre console. In addition to this they found a discarded box of matches.



Accident, arson or deliberate fraud?



If this was an arson attempt it would mean that someone unknown to Mr E had broken into his car in a direct attempt to set fire to it. However, neither engineer was able to find any sign of forced entry to the car. All door locks and handles were undamaged and fully working.

Mr E told us that his car was fully secured before the fire and that he still had the keys. So, how did the arsonist gain entry to set the fire?

While we've seen cases in the past where it was proven that the policyholder had deliberately set fire to their car in order to make a fraudulent claim, we had no evidence which proved our policyholder was directly involved. With no evidence that an arsonist was able to take, use and return Mr E's keys to him without his knowledge, we had to conclude that the car was left insecure.

The claim decision



While policy wordings differ between some brokers, this particular policy wording states "You should close all the windows and sun-roofs and lock all the doors". We discussed this with Mr E and told him that because of our findings we could not consider his claim.

Mr E said that he suspects a device was used to gain entry to his car, however we have not found any information to support this theory. While we are aware that relay devices can be used to access some makes and models of cars, it is largely used to steal cars, not to set fire to them, and it is not a method known to be used to access this particular car.

The claim was declined. Mr E made a complaint about the decision and took this to the Financial Ombudsman Service. They reviewed the claim in its entirety and said "Considering the level of investigation LV= has undertaken in order to consider Mr E's claim, I do think that they have acted fairly. The engineer's report is supported by the fire investigation report, in concluding that a mechanical or electrical fault did not occur. I do not think it is unreasonable for LV= to have taken the stance they have based on the evidence"



Key learnings

Relay entry and/or theft is now a common MO for criminals. However, it's a common misconception that it's possible on all makes and models of cars. The media has shared a lot of stories covering relay thefts and the general public often misunderstand the concept.

It's also good to understand what happened after the start of this fire and why it didn't take hold, destroying the car entirely. While the perpetrator made sure to light the paper and take care to ensure it had started to spread, they then shut the car door and locked it.

Modern cars are pretty airtight and as soon as the fire had used all of the available oxygen it extinguished itself. Had the door or a window been left open or smashed it would have been a different story and we would never have found the paper or been able to inspect the wiring to show that it was undamaged.



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