

WHAT IS THE MOST COMMON APPLIANCE FIRE? EXPERTS SAY “DRYERS!”

- 9 TIPS TO INCREASE THE PROBABILITY OF A SUCCESSFUL SUBROGATION -

MICHELLE BRADLEY, P.Eng. CFEI, CVFI, FORENSIC EXPERT

Surprisingly, dryer fires are very common occurrences in Canada. *They represent approximately 2% of structural fires¹ and the highest share of appliance fires (92%)², with 32% caused by lack of cleaning and maintenance³.* All these stats are interesting, but what is even more interesting is the high probability of a successful subrogation to take place if handled correctly. A dryer fire is a very recoverable type of incident, but it is up to the insurer and the contractor to ensure the opportunity of subrogation is preserved. If a contractor completes emergency services before a proper investigation takes place, the chance of successful subrogation decreases significantly.

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The integrity of the scene, particularly the room of origin, must be preserved until it can be properly investigated. Often, forensic experts arrive at the scene and find that the evidence has been moved, or even removed, by contractors brought in by the adjuster. Our clients rely on our technical knowledge to interpret physical evidence, but we also rely on our clients to provide us with reliable physical evidence to evaluate. This article provides a quick overview of the key pieces of information forensic investigators look for at the scene. Here are a few key tips for preserving and/or recording the information needed for a successful investigation.

1. TELL CONTRACTORS TO SECURE THE SCENE.

It is critical to get an investigator to the scene of the incident as quickly as possible so an expert can complete their investigation. However, oftentimes a contractor is called to the scene to conduct emergency repairs. Although critical, they can impact the scene and alter the evidence. If possible, request that the contractor stay out of the room of origin. If this is not possible, instruct them to take a lot of photos. There is no need for a fancy camera – a smartphone will do just fine. Just make sure the images are clear and include wide shots to see the big picture and close-ups to show detail. These photos will aid the investigator during the subsequent scene investigation, providing documentation of the pieces that can get destroyed or contaminated during emergency repairs.

2. DO NOT MOVE THE DRYER.

An investigator will need to see the appliance in place to match up burn patterns and other physical evidence, as well as to eliminate other potential sources of ignition. If this is not possible, take detailed photos of the area after the appliance has been removed for the investigator's reference.

3. CHECK THE BUILDING ELECTRICAL.

Did any breakers trip in the electrical panel? Record exactly which ones. If you have the option, shut off the main electrical supply, not individual switches; it is the best way to stay safe and still provide us with the evidence we need. Is there

any exposed wiring? Look at components such as receptacles, light switches, and light fixtures nearby to see if they need to be eliminated as potential causes. When in doubt, take photos for the investigator to reference during their investigation. The building electrical system will likely have to be eliminated as a possible cause.



4. KEEP THE EXHAUST DUCTWORK.

While ALL of the ductwork must be retained for investigation, the installation of the exhaust ductwork is of particular interest; it is central to the dryer's operation and key to our investigation. Do not throw any part of it away – it is all extremely important to the investigation. An expert will need to analyze the ductwork from where it exited the dryer to where it exited the home. Important ductwork installation details that we consider in an investigation include the length of straight sections, how the ductwork is positioned, and what it is constructed of. These factors are important in determining air flow characteristics through a dryer. Quick tip: Not sure what to do with the ductwork? Do not dispose of it because a forensic expert will want to measure and document it in its unaltered state, and have access to it for future examinations with the other dryer remains.

5. RETAIN ALL DRYER COMPONENTS.

Keep the power cord and anything else the fire department removed or ripped apart. All components must be present; store them in the dryer drum along with the ductwork.

6. LOOK FOR LINT.

The number one cause of dryer fires is lint buildup. You would be surprised to know many people NEVER clean their lint traps. Check for evidence of lint in a nearby trash can, or anything that indicates that the lint trap was emptied regularly. When an expert can eliminate lint ignition as the cause, it is easier to move on to other possibilities.



7. DO NOT THROW OUT THE LOAD IN THE DRYER.

Whatever was being dried at the time of the fire is also very important evidence. If something has gasoline on it, for example, everyday detergents will not remove it. Paired with heat, it could ignite. The lab tests for thousands of flammable and ignitable compounds. Vegetable oils are also prone to self-heat in certain conditions. If someone cleaned up a kitchen spill with a dish towel, then washed and dried it, that could also cause a problem. In one case we investigated, someone had thrown a dollar store vinyl tablecloth into the dryer (despite the fact that the label said "Do not put in washer - wipe clean only"). If the load had not been available to us to examine, we would not have been able to determine cause.

8. GET BACKGROUND INFORMATION ON THE DRYER.

There is no way around it! Dryers are useful appliances that are used day-in and day-out, but we often underestimate

the importance of maintaining them and are unaware of the repercussions of neglecting them. Knowing the history of the appliance will help the investigation significantly. Ask the insured these questions:

- Where did you purchase the dryer?
- If it was previously owned, how old was it when you bought it?
- If it was purchased new, in what year did you buy it?
- What make and model is it?
- Have you ever encountered any performance issues with the appliance?
- How effective was the machine at drying items?
- Have you ever pulled out an item and been surprised at how hot it was?
- Has the machine ever been serviced? If so, when was it last serviced and by who?

9. SPEAK TO THE PERSON WHO WAS OPERATING THE DRYER.

Every dryer fire claim must include the following information in the statement:

- What setting was the dryer on (timer or auto)?
- Did you let it run through the entire cycle? (Stopping it before the cycle is complete prevents or reduces cool-down time at the end, and leaves hot clothes sitting in a pile at the bottom of the drum, where they can ignite.)
- Who discovered the fire?
- What were you doing when it started?

These are just a few tips that will help a forensic expert determine the cause of a dryer fire. With dryer fires accounting for approximately 2% of structural fires and 92%² of appliance fires, we can assume that another dryer fire claim will land on your desk. Remember, dryer fires are often a recoverable type of incident, so the sooner you secure the evidence and hire an expert, the sooner you secure your subrogation potential. >>>

**MICHELLE
BRADLEY,**

Forensic Engineer
P.Eng. CFEI, CVFI

Michelle specializes in vehicle fire investigation, failure analysis, product liability, residential and commercial appliances, equipment malfunctions in sprinkler systems, and heating and refrigeration equipment. She also has experience investigating vehicle fires including transport trucks, forestry, and farm equipment. Prior to entering the field of forensic engineering, Michelle performed mechanical engineering tests and evaluations for Ford Canada and was an equipment engineer for Samsung Austin Semiconductor.



1 888 624 3473



INFO@ORIGIN-AND-CAUSE.COM

REFERENCES:

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³ <http://www.nfpa.org/safety-information/for-consumers/causes/dryers-and-washing-machines>

