

INSURED

John Doe

CLAIM NUMBER

1234-5678

PROPERTY

142 Maple Street, Springfield NY

DATE OF LOSS

2026-05-01

DATE OF INSP.

2026-05-04

PROPERTY DESCRIPTION

STRUCTURE TYPE

2 Story Detached

OCCUPANCY

Residential - One & Two Family: Single homes, duplexes, manufactured homes

FRAMING

Wood

FOUNDATION

Concrete Block

EXTERIOR

Vinyl Siding

ROOF

Asphalt Shingles

FLOOR COVERING

Hardwood

AOO FLOOR

Carpet

WEATHER AT TIME OF LOSS

CONDITIONS

52°F° F | 50%% RH | Wind 16 mph mph SW (234°)

FIRE DEPARTMENT RESPONSE

DEPARTMENT

XYZ Fire and Rescue

ALARM TIME

2026-05-01 10:15

OBSERVATIONS

FD stated they were met by homeowner in the front yard stating a fire in the bathroom. Front door was unlocked and bathroom door was found closed. Helmet cam was being worn by one FF.

WITNESSES

- John Doe (Owner & Occupant)

Was working outside in his garden after watching the morning news and heard what he thought to be a smoke detector. Went inside the house to investigate and noticed smoke in the first floor. He went around the house and found fire in the bathroom on the first floor in the area of the top of the sink. He closed the door to the bathroom and evacuated the house and called 911 from his cell phone.

EVIDENCE

- Remnants of Doodle brand glass candle container — On top of sink

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**AREA OF ORIGIN**

- Point 1: First floor bathroom

**BURN PATTERNS**

Clean Burn||V-Pattern

**SURFACE**

Surface Discoloration

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**FUEL LOADS**

**CONTENTS**

Clothing/Textiles/Towels||Wood Furniture

**FIRST FUEL IGNITED**

Clothing/Textiles/Towels

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**IGNITION SOURCES**

**HEAT SOURCE**

Open Flame — Candle

**CLASSIFICATION**

Abnormal use / misuse (improper placement, storage, unsafe operation)

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**INVESTIGATION NARRATIVE**

[Investigator to complete]

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**AREA OF ORIGIN ANALYSIS**

[Investigator to complete]

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**IGNITION SOURCE ANALYSIS**

[Investigator to complete]

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**IGNITION SEQUENCE**

[Investigator to complete]

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**CONCLUSIONS**

- Area of Origin: First floor bathroom
- First Fuel Ignited: Clothing/Textiles/Towels
- Competent Ignition Source: Open Flame — Candle
- Fire Classification: Abnormal use / misuse (improper placement, storage, unsafe operation)

## Investigator Certification

The undersigned certifies that the information in this report is true and accurate to the best of their knowledge and professional judgment.

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**Roger Thorpe, CFI, ECT**

Fire Investigator

Investigations, LLC.

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