

INTREPID INVESTIGATIONS

New York State Licensed, Insured and Bonded Private Investigator
License#1100074509

INVESTIGATION REPORT September 5, 2008

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The xxxxxxxxIns
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Re: Our Case # 08-327
Subject: Insured Alfredxxxxxxxxk
Type of Investigation: loss/fall, Claimant John xxxxxxxxi
Date Assigned: 09/03/08 Date Investigated: 09/04/08

ASSIGNMENT

Details and Special Instructions: the claimant was working at the insured residence and fell off ladder. The insured is Alfred and Silvia xxxxx, 13-xx 208th Place, XXXXde NY 11360. **Home phone is 718 xxxxxxxx**. Summer camp/incident location is: 845-xxxxx and cell is 845-xxx-xxxx. Please go to address of **xxx6 N Mohican Trl, XXXllwood, New York 127XX** and take photos of where the loss occurred, and also take photos of the ladder in question.

SUBJECTS PERSONAL INFORMATION

Information provided by Client: Employer: XXXX & Son Inc.

PHYSICAL DESCRIPTION PROVIDED BY THE CLIENT

N/A

DATA INFORMATION

Not conducted

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- **09/04/08PM – At location, XXX N MXXican Trl, XXallwood, New York 127XX the following activity was noted:**
 - Location is a one level log cabin type L-shaped summer residence.
 - Obtained photos of alleged accident scene and ladder involved in the incident, Insured and neighbors were not present at the time of our visit.
 - From prior information obtained from Insured, appears subject was working on the gutters on the right side of the location.
 - Gutters are about 10'6" to about 11'6" from the ground; gutters to the left (possible incident location) are about 10'6" to 11' from ground level.

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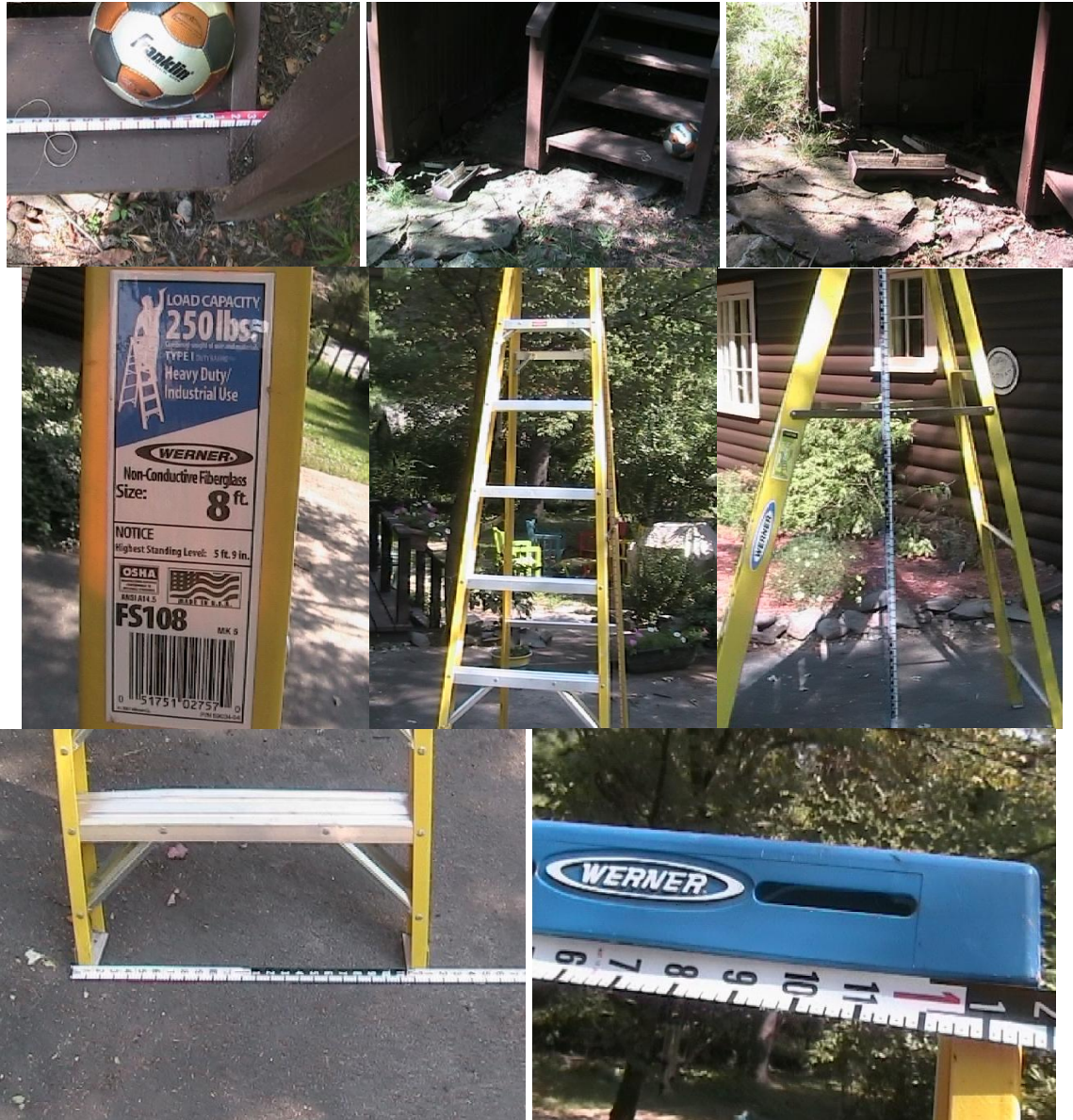
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- Subject was using an 8' fiberglass step ladder brand name Werner, ladder was inspected/photographed and does not appear to have any damage and is in new condition. (photos #69-88)
- Ladder information and bar code was obtained (photo #81)
- Ladder is approx 24 inches wide at the base, narrowing to about 12 inches at the top.
- Deck level at the location is about 50 inches from the ground level.
- Height from the deck level to the gutters is about 6'7".
- Deck is narrow, about 34" and does not wrap around to the area in question.
- Distance from the deck handrail to the ground level is approx. 6'7".
- Appears Subject may have set up the ladder on the ground to the left of the stairs in an area that is only about 24" wide. (photos #19-68)
- The ground is uneven at the location, composed of broken up pieces of rocks, etc.
- At the area to the left, pieces of the gutter are lying on the ground. Either this was an area to be repaired, or the subject knocked them off in a fall.
- Unknown item of plastic on the ground at the possible incident location either construction type plastic cap or medical item, left by possible EMT personnel.
- Insured stated he observed subject lying on the stairs (Insured left a ball at the location to mark the location-photo #41).
- We attempted to contact neighbors but no one was home at either location. We left a business card at the neighbors location-as of yet-no response.



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Total 91 Photos Supplied to Client on CD

Very truly yours,

Michael Sepanara
Investigator

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