

April 23, 2014

Fox Lair Investigations



Mr. Attorney Law Office
George Attorney
12345 S Fifth Street
Your Town, MN 55555

Re:
Claim No:
File No:

Dear Mr. Attorney

I would first like to thank you for giving me the opportunity to serve you. I was requested to conduct surveillance on the claimant, XXX in order to document the client's current level of daily activity over the course of three (3) consecutive days. The claimant reportedly suffers from fatigue, pain in both of her arms, legs, hands, feet, buttocks and lower back. He claims she suffers from fatigue, an inability to stand or walk very long and cognitive issues such as mixing words. Enclosed please find my report and videotape regarding this investigation.

Sincerely,

Brian Fox
Fox Lair Investigations

Fox Lair Investigations
P.O. Box 529
Foley, Minnesota 56329

Phone: (320) 333-5053
Website: www.FoxLairPI.com
Email: brian@foxlairpi.com

Investigation Summary



We have completed this portion of our investigation and have found the claimant to be active.

On the first day of surveillance, the claimant was observed to be performing activities similar in nature to that of an appliance repairman. He was observed travelling to different townhome complexes, while stopping at appliance stores and a Home Depot for what was believed to be parts. The claimant was observed carrying “parts items” from the appliance store, pushing a shopping cart with items in it from the Home Depot store, and also filling gas at a local gas station. The claimant appeared to perform these activities in a fluid manner and without any restrictions to his movements.

On the second, third, and fourth days of surveillance, the claimant was observed to be performing the same activities as in day one.

We have obtained approximately 1:49:15 of film. Some of the film shows the claimant walking, entering and exiting a vehicle, driving, bending at the waist, using his left hand/arm to carry items, using his right hand and arm to open a vehicle door, pushing a grocery cart, reaching for items and squatting. The claimant appeared to perform these activities in a fluid and unrestricted manner.

After advising the reader of these results, we are now placing this file on hold until further instructed by the reader. We recommend additional surveillance be



performed on this claimant. If you should have any questions or comments regarding this investigation, please feel free to contact me.

The details of this investigation can be found in the body of this report as follows:

Surveillance Report

Case Name: Richard Claimant

Address: 54321 Cedar Avenue
Country Lake, MN 55555

Claim No: 454545-1

Insured: My TownHomes Properties

Our File: 1111-22-33333-44

Case Mgr: Kim Fischer



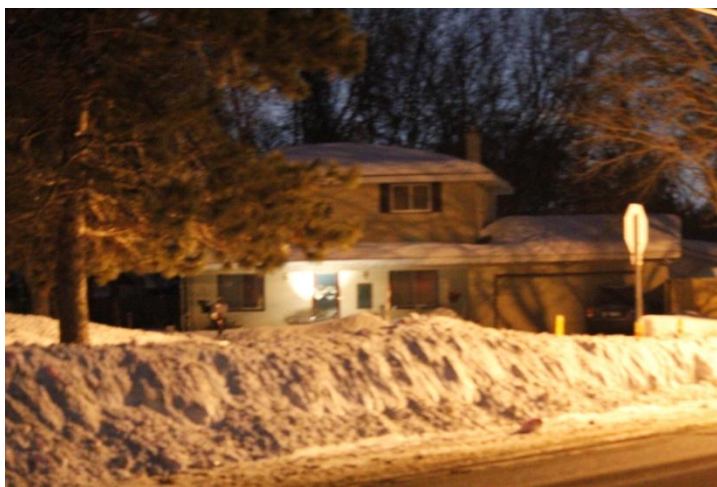
Agent's Procedures

February 3, 2014

-
- 4:30 am The Agent commenced with his efforts by proceeding to 54321 Cedar Avenue, Country Lake, MN 55555 to conduct surveillance on your claimant, Richard Peterson.
- 6:00 am Upon arrival in the claimant's neighborhood, our agent performed a reconnaissance of the area to include a drive by of the residence.

Neighborhood Description: The claimant's neighborhood is described as a residential area made up of single family. Street parking is allowed and somewhat used for temporary parking needs. Traffic levels in the area are low and mainly limited to local traffic.

Residence Description: The claimant resides in a cream colored, multi-story single family home with light trim, and dark shutters. There is an attached garage that opens to the driveway that exits onto Cedar Avenue. The residence is on the corner lot of Cedar Avenue and Forest Avenue, with no privacy fencing.



Vehicles: Upon the agent's arrival he noted the presence of a blue 2001 Ford Escape, MN license ABC 123, parked in the driveway facing the residence. This vehicle is registered to Mary Claimant at the given address. There were no other vehicles present.



Weather: On this day the forecast called for sunny skies, with temperatures around 12⁰ F.

Surveillance Position: The agent established a suitable position located on Cedar Avenue approximately 200' east of the claimant's residence. This position gave the agent a view of the claimant's front door and the vehicle in the driveway.



06:15 am The agent obtained the first descriptive film of the area and noted no sign of activity. From this time until 6:28 pm, the agent obtained descriptive film approximately every thirty minutes during periods of inactivity.

06:29 am The agent observed the claimant exit the residence and put some items into the rear of the Escape, then start the vehicle remotely. Claimant then went inside the residence. **(video)**

06:43 am The agent observed the claimant exit the residence and put some items into the rear of the Escape, and then return to the residence. **(video)**

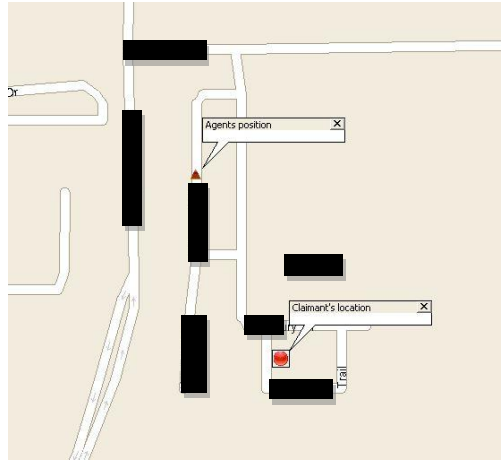
Claimant Description: The claimant is described as a male, approximately 5'4", weighing 250-260 lbs. On this day he was wearing a dark long sleeve shirt with lettering on the front, and dark colored pants. He later wore a dark jacket.

07:05 am The agent observed claimant exit the residence, put some items into the rear of the Escape, then depart the residence. **(video)**



- 07:13 am Claimant stopped at SuperAmerica, 1234 Black Bear Ave N, Springville, MN, service station and filled with gas. He departed 3-4 minutes later. **(video)**
- 07:16 am Claimant departed the gas station drove into North St. Paul where he put on his left turn signal, then abruptly turned right onto 1st Ave E and stopped abruptly in a driveway of the first residence on the right. Agent had to continue past the claimant and turned around at the next intersection and returned to find the claimant gone.
- 07:25 am Agent attempted to relocate the claimant in the area.
- 07:55 am Agent relocated the claimant at his place of residence as he was just departing the driveway. Claimant drove to North Springville.
- 08:16 am Claimant stopped at an address of 2537 7th Ave E, Springville, MN 55555 with a business name of Lindberg Parts & Delivery and a phone number of 555-777-8888. Claimant went inside. **(video)**
- 08:18 am Claimant exited Lindberg Parts & Delivery with an item that was approximately 50-60” long and narrow in a cardboard box. Claimant put the item in his vehicle and departed. **(video)**
- 08:40 am Claimant arrived at a townhome complex with only one road in/out.
- 08:46 am Agent located the claimant at Vienna Ridge Townhomes, 11111 Frosthaven Circle, Woodtick, MN, 66777 where he had parked and gone inside to an unknown townhome. **(video)**
- 08:53 am Agent took up a surveillance position on LionCrest approximately 300 yds from the townhomes as there was no suitable location to assess the claimants actions any closer. **(video)**





- 11:48 am Agent observed claimant exit the townhome complex via Frosthaven and turn onto Brookview.
- 11:52 am Agent obtained video of claimant driving to an unknown location. **(video)**
- 11:58 am Claimant parked at Home Depot, 8888 Pine Village, Woodtick, MN and entered the business. Agent took up a position in the parking lot to wait for his return to the vehicle. **(video)**
- 12:30 pm Claimant exited Home Depot, pushing an orange shopping cart to his vehicle, where he was observed placing several smaller items into the rear of the vehicle. **(video)**
- 12:35 pm Claimant departed the Home Depot for an unknown destination.
12:47 pm Claimant returned to the Lindberg Parts & Service store where he went inside. **(video)**
- 1:23 pm Claimant exited the appliance store carrying a plastic bag of items with his left hand, and a long, narrow cardboard box under his left arm. Claimant walked to his vehicle and departed. **(video)**
- 1:27 pm Claimant stopped at Burger King, 2222 Division Street N, North Springville, MN. Agent took up a location across the street. **(video)**
- 1:40 pm Claimant exited Burger King and departed in his vehicle. **(video)**



- 1:54 pm Claimant returned to the same Home Depot and went inside. Agent took up a position in the parking lot to wait for his return to the vehicle. **(video)**
- 2:05 pm Claimant exited Home Depot and returned to his vehicle, and departed. **(video)**
- 2:30 pm Claimant entered the Lake Terrace Townhome complex, 400 Deep Lake View, Woodtick, MN and had parked in front of #539. Agent did not observe him enter or exit due to no location to assess the claimant from. Agent parked in adjacent parking lot to await his exit from the complex. **(video)**
- 2:43 pm Claimant departed the complex driving to an unknown destination.
- 3:00 pm Claimant arrived at Lindberg Parts & Service and went inside. **(video)**
- 3:15 pm Claimant exited the appliance store carrying several small items with his left arm. Claimant walked to his vehicle and departed. **(video)**
- 3:36 pm Claimant arrived at HoHo Distributing, 1400 Walnut Lake Blvd, Virginia Heights, MN, and went inside. **(video)**
- 3:39 pm Claimant exited the store and went to the vehicle **(video)** and then went back inside the store. **(video 1430 hrs)**
- 3:43 pm Claimant exited the store with a small plastic bag, got in his vehicle and departed to an unknown destination. **(video)**
- 4:03 pm Claimant arrived at another HoHo Distributing store located at 500 N Whipple Ave, Springville, MN, and went inside.
- 4:11 pm Claimant exited the store carrying several small items with his left arm/hand, got in his vehicle and departed to an unknown destination. **(video)**
- 4:35 pm Claimant arrived back at the Lake Terrace Townhomes and went back into what is believed to be #539. Agent took up a position in the adjacent parking lot again to await for the claimant to exit.



- 4:53 pm Agent checked location of claimant and found him still at #539.
(photo)
- 6:00 pm Agent checked location of claimant and found him to be just backing out of #539 drive. Agent parked and observed claimant park at the office and walk into the office. No position for video or photo. Agent returned to the adjacent parking lot to wait for claimant to exit.
- 6:10 pm Agent observed claimant exit the complex. Obtained video of him driving at 6:11 pm. **(video 1843hrs)**
- 6:30 pm Agent observed claimant arrive home. Claimant opened up the hood of his vehicle and agent was not able to determine what he did. Claimant then went inside. **(video)**
- 06:30 Agent terminated his efforts for the day as agreed upon with the Client.

Upon return from the surveillance location, our agent was debriefed and commenced preparation of the report and review of the videotape.

February 7, 2014

- 4:30 am The Agent commenced with his efforts by proceeding to 54321 Cedar Avenue, Country Lake, MN 55555 to conduct surveillance on your claimant, Richard Claimant.
- 6:00 am Upon arrival in the claimant's neighborhood, our agent performed a reconnaissance of the area to include a drive by of the residence.

Vehicles: Upon the agent's arrival he noted the presence of a blue 2001 Ford Escape, MN license ABC 123, parked in the driveway facing the residence. There were no other vehicles present.

Weather: On this day the forecast called for sunny skies, with temperatures around 12⁰ F.



Surveillance Position: The agent established a suitable position located on Cedar Avenue approximately 200' east of the claimant's residence. This position gave the agent a view of the claimant's front door and the vehicle in the driveway.

06:06 am The agent obtained the first descriptive film of the area, **(photo)** and noted no visible sign of activity. The agent did observe an interior light on in the SE corner of the residence. Also observed was the Ford Escape in the driveway was running, with the parking lights on.



07:06 am The agent observed the claimant exit the residence and walk to his vehicle parked in the driveway, start it, and then get inside and sit for a few minutes, departing the residence at approximately 07:10 am. **(video)**

Claimant's description: On this day the complainant wore dark pants and the what appeared to be the same dark jacket that was worn previously on day one.

07:20 am The claimant turned into an apartment complex County Line Trail N, and parked in front of the office of East Pedro Place, 3333 Century Avenue. The agent set up a position within a nearby parking lot for the apartments to await the claimant's exit. **(video 0737hrs)**

08:53 am The claimant exited the office area of the complex and walked to his vehicle, met another male, and after a few moments walked back inside the office area. The claimant retrieved a large briefcase style bag from his vehicle, and carried it with his left hand. **(video)**



- 09:05 am The claimant exited the office area and returned to his vehicle, retrieving a small white colored package that he carried with his left hand/crooked arm back inside the building. **(video)**
- 09:18 am The claimant and the other male came back out to the vehicles and departed in a Mazda SUV, MN license ZZ 333, with the claimant as a passenger. **(video)**
- 09:22 am The claimant and other male stopped at Patty's Ace Hardware, 2222 E County Line Trail, Country Lake, MN, and both subjects went inside. **(video)**
- 09:34 am The claimant and other male exited the Ace Hardware store. Claimant was carrying a long pole/rod with his left hand. He got into the passenger front seat and departed with the other male driving. **(video)**
- 09:37 am The claimant arrived back at East Pedro Place apartments with the other male, and the claimant went inside an entrance not visible from the agent's position. **(video)**
- 10:25 am The other male that was working with the claimant departed the apartment complex in his Mazda SUV. No sign of the complainant.
- 10:40 am The other male came back with a paper bag from Patty's Ace Hardware.
- 11:22 am Claimant and the other male exited out a different door, went to vehicles, and then went inside the office entrance door. **(video)**
- 11:45 am Agent repositioned to adjacent parking lot due to questioning looks from tenants. **(video 1200hrs shows overview position)**
- 12:18 pm Claimant exited the apartment complex in his vehicle and followed the other male (in his vehicle) back to Patty's Ace Hardware
- 12:20 pm Claimant carried the same long pole/rod back into the store. **(video)**
- 12:27 pm Claimant exited the store empty handed with the other male. They both got into their vehicles and drove to the other end of the strip



mall. They went into Bubba's Beerstub Steakhouse & Grill, 1122 E. County Trail, Country Lake, MN. **(video)**

- 12:31 pm Agent took up a position in the parking lot which gave him a view of the entrance to the restaurant and the claimant's vehicle. **(video)**
- 1:22 pm The claimant exited Bubba's Beerstub Steakhouse & Grill alone and walked to his vehicle, started it, then drove off. **(video)**
- 1:28 pm Claimant stopped at Super America, 2222 Century Street N., Country Lake, MN to fill with gas.
- 1:31 pm Claimant departed the Super America store and headed south on Century Street N. for an unknown destination.
- 1:45 pm Claimant arrived at the Lake Terrace Townhomes complex and parked in front of the office. The claimant never exited his vehicle. **(video 1347hrs)**
- 1:55 pm Claimant departed the townhomes and turned left on Hudson.
- 1:57 pm Claimant turned south on Woodtick Drive where he was lost due to the agent being delayed at the traffic intersection by a law enforcement vehicle stopping another motorist.
- 2:00 pm Agent commenced efforts to relocate claimant, driving to Vienna Ridge Townhomes and checking nearby townhome complexes. No contact.
- 2:29 pm Agent terminated efforts to relocate claimant. **(video 1429hrs)**

Upon return from the surveillance location, our agent was debriefed and commenced preparation of the report and review of the videotape.



February 10, 2014

4:30 am The Agent commenced with his efforts by proceeding to 54321 Cedar Avenue, Country Lake, MN 55555 to conduct surveillance on your claimant, Richard Claimant.

6:00 am Upon arrival in the claimant's neighborhood, our agent performed a reconnaissance of the area to include a drive by of the residence.

Vehicles: Upon the agent's arrival he noted the presence of a blue 2001 Ford Escape, MN license ABC 123, parked in the driveway facing the residence. There were no other vehicles present.

Weather: On this day the forecast called for sunny skies, with temperatures around 4⁰ F.

Surveillance Position:

The agent established a suitable position located on Forest Avenue approximately 200' north of the claimant's residence. This position gave the agent a view of the claimant's front door and the vehicle in the driveway.

06:01 am The agent obtained the first descriptive film of the area, **(photo)** and noted no visible sign of activity. The agent did observe an interior light on in the SE corner of the residence. Also observed was the Ford Escape in the driveway was running, with the parking lights on.



06:01 am February 10, 2014



07:08 am The agent observed the claimant exit his residence and walk to his vehicle that was parked in the driveway. The claimant sat in the vehicle for a short period of time and then departed. **(video)**

Claimant Description: The claimant is described as a male, approximately 5'4", weighing 250-260 lbs. On this day he was wearing a dark long sleeve shirt with lettering on the front, and dark colored pants. He later wore a dark jacket.

07:16 am The claimant stopped at the SuperAmerica, 3333 Woodtick Circle N, Country Lake, MN. and went inside the store for a few minutes before departing. **(video)**

07:23 am The claimant drove to HoHo Distributing, 1111 Walnut Lake Blvd, Virginia Heights, MN, where he was observed to walk inside. **(video)**

07:32 am The claimant came out of the store carrying several large plastic bags with his left hand, and walked to his vehicle where he placed them in the rear cargo area. The claimant then departed the parking lot. **(video)**

07:40 am The claimant arrived back at his residence for a few minutes, before departing again for an unknown destination. **(video 0740hrs / 0742hrs)**

07:47 am Claimant arrived at East Pedro Place, exited his vehicle with a black satchel bag and walked into the office area of the townhomes. **(video)**

08:29 am Claimant exited the office entrance and walked to his vehicle, carrying the black satchel bag. The claimant entered the vehicle, sitting for a period of time talking on the cell phone, and then departed the townhomes approximately 5 minutes later. **(video)**

08:56 am The claimant arrived at Vienna Ridge Townhomes complex. He was not observed exiting his vehicle due to no position for the agent to observe from. **(video)**

10:25 am The claimant was observed exiting the townhome complex in his vehicle and driving to an unknown destination. **(video 1027hrs)**



- 10:29 am The claimant drove into the Lake Terrace Townhomes complex. He was not observed exiting his vehicle due to no position for the agent to observe from. **(video)**
- 10:35 am The agent performed a drive-by of the entrance to the complex and observed the claimant's vehicle parked across from the complex offices. **(photo 1035hrs)**
- 11:14 am The agent drove into the townhome complex and observed the claimant's vehicle parked in front of a townhome. The claimant was not observed.**(photo 1114hrs)**
- 11:40 am The claimant was observed exiting the complex and he drove ¼ mile to the Wal-mart in Woodtick, MN, where he went inside. The agent remained outside to observe his vehicle. **(video)**
- 12:03 pm The claimant had exited the Wal-mart and was at his vehicle talking with a Community Services Officer, then he departed the parking lot. **(video)**
- 12:12 pm The claimant drove towards Lake Terrace Townhomes, but drove past the entrance and made a u-turn and exited towards Vienna Ridge. The agent followed.
- 12:16 pm The claimant arrived at Vienna Ridge Townhomes complex. He was not observed exiting his vehicle due to no position for the agent to observe from. **(video)**
- 2:12 pm The claimant was observed in his vehicle exiting the complex and driving to an unknown destination.**(video)**
- 2:32 pm The claimant arrived at the Home Depot in Osage Village, where he went inside the store. The agent remained in the parking lot to observe the vehicle. **(video)**
- 2:52 pm The claimant exited the store and walked to his vehicle. It did not appear as though the claimant was carrying anything from the store.



The claimant then exited the parking lot driving towards an unknown destination. **(videos)**

3:02 pm The claimant arrived at Vienna Ridge Townhomes complex. He was not observed exiting his vehicle due to no position for the agent to observe from. **(video)**

4:00 pm The agent terminated his efforts for the day based on prior communication with the client. The claimant was still at the Vienna Ridge Townhomes working at the time of termination.**(video)**

Upon return from the surveillance location, our agent was debriefed and commenced preparation of the report and review of the videotape.

February 11, 2014

4:30 am The Agent commenced with his efforts by proceeding to to conduct surveillance on your claimant, Richard Claimant.

6:00 am Upon arrival in the claimant's neighborhood, our agent performed a reconnaissance of the area to include a drive by of the residence.

Vehicles: Upon the agent's arrival he noted the presence of a blue 2001 Ford Escape, MN license ABC 123, parked in the driveway facing the residence. There were no other vehicles present.

Weather: On this day the forecast called for sunny skies, with temperatures around 21⁰ F.

Surveillance Position: The agent established a suitable position located on Forest Avenue approximately 200' north of the claimant's residence. This position gave the agent a view of the claimant's front door and the vehicle in the driveway.

06:12 am The agent obtained the first descriptive film of the area, **(photo)** and noted no visible sign of activity. The agent did observe an interior light on in the SE corner of the residence. Also observed was the Ford Escape in the driveway, and this date the vehicle was not running.





06:12 am February 11, 2014

07:20 am The claimant's vehicle was remotely started from inside the residence. The claimant was not observed.

07:31 am The claimant exited the residence and restarted his vehicle, retrieved a black folder/notebook, and returned to the inside of the residence. **(video)**

Claimant Description: The claimant is described as a male, approximately 5'4", weighing 250-260 lbs. On this day he was wearing a dark long sleeve shirt with lettering on the front, and dark colored pants. He later wore a dark jacket.

07:42 am The claimant again exited the residence and walked to his vehicle and departed the residence, driving south on Forest Avenue.

07:45 am The agent observed the claimant stop at SuperAmerica, 1234 Black Bear Ave N, Country Lake, MN. The agent took up a position to view claimant's exit. **(video 0747hrs)**

07:48 am Claimant exited the SuperAmerica store and walked to his vehicle. It did not appear as though he had any items. **(video)**

07:50 am Claimant departed the SuperAmerica store for an unknown destination. **(video)**

08:05 am Claimant was followed by the agent, turning onto Woodtick Drive, where the claimant was lost due to traffic. **(video)**



- 08:37 am The agent relocated the claimant at Lake Terrace Townhomes, where his vehicle was parked in front of the office. Claimant was not observed. **(video)**
- 11:11 am The agent drove into the complex in an effort to locate the claimant and observed the claimant parked in front of #539, just closing his Escape rear hatch door, then back out.**(video)**
- 11:38 am The agent drove into the complex in an effort to locate the claimant and observed the claimant parked in front of another townhome, and was barely visible for a brief moment behind his vehicle.**(video)**
- 11:55 am The claimant was observed exiting the complex and driving to an unknown destination.**(video 1202hrs)**
- 12:06 pm The claimant was observed arriving at HoHo Distributing, Virginia Heights, MN, where he was observed going into the store.
- 12:11 pm The claimant exited the store carrying a couple of boxes, and walking to his vehicle. The claimant then departed the parking lot and drove to an unknown destination. **(video)**
- 12:20 pm The agent lost contact with the claimant due to traffic, and commenced efforts to relocate him.
- 12:57 pm The agent checked Lake Terrace Townhomes with no contact. **(video)**
- 1:02 pm The agent checked Vienna Ridge Townhomes with no contact. **(video)**
- 1:15 pm The agent relocated the claimant at Lake Terrace Townhomes and he observed at #539 unloading items from his Escape rear hatch area. **(video 1316hrs)**
- 1:28 pm The agent was able to relocate inside the townhome complex to allow observation of the claimant at townhome #539. **(video)**
- 1:22 pm The claimant came out of #539 and retrieved some items from his vehicle, then went back into the townhome. **(video)**



- 1:35 pm The claimant came out of #539 carrying some items. He was observed using a power hand tool to cut a plywood board, and carry other objects into the townhome. **(video)**
- 1:46 pm The claimant returned to his vehicle and retrieved some hand tools from the rear hatch area of his vehicle, where the agent was also able to observe the assortment of tools and equipment inside the claimant's vehicle. **(video)**
- 2:21 pm The claimant was observed carrying items out of the townhome and to his vehicle, then meeting another person who appeared to be working with him at the townhomes. Claimant carried large lengths of wood and other small tools. **(video)**
- 2:23 pm The claimant was observed to be repairing the door frame to #429. **(video)**
- 2:28 pm The claimant exited the townhomes with what appeared to be window blinds. He carried them to the corner of the townhome and then walked to his vehicle and opened the hatch area. **(video)**
- 3:21 pm The claimant exited the townhome and appeared to be carrying out his tools and supplies that he had used to perform his work inside. The other male worker was also there, and they then both walked to another part of the complex and disappeared out of the agents view. **(video)**
- 3:33 pm The claimant was observed getting in his vehicle and driving off. The agent followed, finding him parked in another part of the complex. The agent continued to the adjacent parking lot and waited his departure. **(video)**
- 3:37 pm The claimant departed the complex driving to an unknown destination. **(video)**
- 3:40 pm The claimant arrived at Vienna Ridge Townhomes where he parked in front of the office. **(video)**



3:44 pm The claimant repositioned to another townhome within the complex and went inside. The agent did not **(video)**

4:00 pm The agent terminated his efforts for the day based on prior communication with the client. The claimant was still at the Vienna Ridge Townhomes working at the time of termination.**(video)**

Upon return from the surveillance location, our agent was debriefed and commenced preparation of the report.

