

Guilford County Sheriff's Department
Supplemental Report

- 1 Incident Number: 951009027
2. Victim's Name: Kimble, Patricia
3. Day/Date/Time of Report: Mon Oct 16 14:17:41 EDT 1995

4. Narrative:

On 10/11/95 I contacted Acordia Insurance Company, 114 N. Elm Street, GSO, NC., 230-1300. I talked to Agent Karen Hall.

Ms. Hall provided me with copies of documents pertaining to the homeowners policy on 2104 Brandon Station Court.

The documents indicate that Policy #THO-45004579 is in effect from 10/31/94 to 10/31/95. The face of the policy indicates that coverage includes: \$75,100--dwelling; \$7,510--other structures; \$52,570--personal property; \$15,020 --loss of use.

Patricia Blakley is the insured, but there is a supplemental declarations page which lists Richard E. Blakley, 2547 Branchwater Rd., Pleasant Garden, as a co-owner, but non-occupant. Additional declarations pages show that the mortgagee is Colonial Mortgage Co., P.O. Box 250, Montgomery, Al., 36142-0001.

On 1/19/94 there is a request for addition of a 1986 Ford Tempo to the personal auto coverage, and a request to add Theodore Mead Kimble, DOB: 12/8/69, as an insured. Remarks show that Patricia made this request, and indicated that Theodore was her husband.

On 6/14/95 there is a request to add a Second Mortgagee of NationsBank, P.O. Box 740029, Atlanta, Ga.

On 6/15/95 there is a request to increase the coverage due to the addition of a two car garage, per Ted Kimble. Coverage is increased as follows: \$86,100--dwelling; \$8,610--other structures; \$60,270--contents; \$17,220--loss of use. This request was taken by Stacey Revels, 1-800-768-2442, who stated to me that she believes she was told by Ted Kimble that the garage was finished, because they would not have increased coverage while it was under construction or in the planning stage.

There is a 7/20/95 inquiry from Acordia to Patricia asking whether any additional security measures have been placed on the residence at 2104 Brandon Station Court. This is due to two loss claims within two years. On 7/31/95 there is a document from Stacey Revels outlining a response from the Kimbles that an audible alarm system with motion detectors has been installed, along with deadbolt locks and a new reinforced front door.

There is a 10/4/95 response to Patricia Blakley that Acordia has been unable to find another company to underwrite the homeowners policy, and Acordia will not renew after 10/31/95 due to the two losses within two years.

One of the losses, claim #214281131, was reported to have occurred on

A - The bank appraised the house and gave us a loan including the garage in the appraisal. Therefore I upped the insurance.

B - It was broken and in the top of a closet

4/5/93, and involved the following losses: Front door broken into; two complete stereo systems stolen; 45-50 compact discs taken; 10 cassette tapes taken; jewelry, a portable radio CD player and a camera taken; and a VCR broken. The claim indicates that the insured, Patricia Blakley, was paid \$6340 on 5/13/95 for the loss.

The other loss, claim #214447120, was reported to have occurred on 2/7/95, and involved damage to the residence along with items stolen. The items are not enumerated on this claim form. The total paid out to the insured, Patricia G. Blakley, was \$4454.64.

The adjustor settling these claims was Kevin Naggio, 1-800-378-7700, extension 3149.

Documents also indicate that the auto policies covering the Ford Tempo and a 1991 Subaru Legacy were cancelled on 12/11/94.

Ms. Hall also received telephone notification by Ted Kimble on 10/11/95 that he had suffered a fire loss. Ms. Hall says that Kimble inquired as to whether the homeowners paid off just the mortgage, or if Kimble would receive the difference between the mortgage payoff and the replacement cost of the residence. Ms. Hall informed him that he would receive the difference, since the policy covers replacement cost of the residence, not just mortgage payoff. Kimble told Ms. Hall that a jewelry box was empty, and that CD's and tapes were missing from the house.

5. Reporting Officer/Assignment: Det. John Appel, Major Crimes

11207

A - I waited nearly two days to report the claim

* B - I found most of the jewelry so I didn't try and
falsely claim anything.

1-800-375-7700

also indicate that the auto policy covering the Ford Tempo
and a 1981 Buick Regal were cancelled on 12/11/84.

Mr. Hall also received telephone notification by Ted Kipnis on 10/11/84
that he had received a Life Loan. Mr. Hall says that Kipnis indicated as
to whether the homeowners paid off just the mortgage, or if Kipnis
would receive the difference between the mortgage payoff and the
replacement cost of the residence. Mr. Hall informed him that he would
receive the difference, since the policy covers replacement cost of the
residence, not just mortgage payoff. Kipnis told Mr. Hall that a
jewelry box was empty, and that CD's and tapes were missing from the

Reporting Officer Assignment: Det. John Appel, Major Crimes