

Guilford County Sheriff's Department  
Supplemental Report

1 Incident Number: 951009027

2. Victim's Name: Kimble, Patricia

3. Day/Date/Time of Report: Tue Nov 14 09:33:14 EST 1995

4. Narrative:

On 11/13/95 I contacted Karen Hall, Acordia Insurance Co., 114 N. Elm Street, GSO, NC, (910) 230-1300.

Ms. Hall advised that Ted Kimble had contacted the company on 10/31/95 and had asked about a "builders risk" policy to cover insurance for the renovation of his fire-damaged residence. (A)

Ms. Hall told him that no such policy was available, and that due to loss claims neither Acordia nor any other carriers would carry homeowners insurance on his residence. Ted Kimble then asked Ms. Hall if she could make application for a new policy and not make the company aware of previous loss claims. Ms. Hall advised him that that it was not possible, as claims could be denied for concealing information on an application. (B)

(C)  
Ted Kimble then reported a \$300 claim for a Pella window on his outbuilding he says was broken on 10/27/95. Ms. Hall processed the claim.

M Hall provided copies of the claim documentation.

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

(161)

A - I needed only liability insurance. I of course didn't need any on personal property. If someone went down there and got hurt I could possibly be liable

B - I didn't know if I had to tell of past claims. I ask if we had to, I didn't ask her to lie. I was desperate, no one would provide me insurance. Finally the mortgage company took care of it.

C - I ask if I was allowed to fill the window along with the 10/9 claim or file it separate. Since it happened on a different day it was a separate claim. With a \$500 deductible what was the purpose. "I didn't know she filed it." That was stupid!

John Fogel, Major Crimes