



Claim Number:	987-654-321
Claimant:	John Q. Public Jr.
Insured:	Restaurant Group
Date of Loss:	XX-XX-XXXX





Adjuster:
Inspector:
Investigation Date:

Insured:
123 Main St
Any Town, NY 11205

Type of Inspection Ordered:
Claims Investigation
Policy Number:

Claims Investigation

Re: Claim No ICC12345
Claimant John Q. Public, Jr.
Insured Restaurant Group
D/L
Investigation date:

Claim Detail

Please select type of loss GL
If GL, please choose type of loss. If more than one loss, please select "other" and explain Slip/Trip Fall
Assignment On I was assigned to conduct an on scene investigation of the above alleged incident, including photographing the scene, identifying and interviewing any witnesses and to determine if any surveillance video exists.
Claim Claimant John Q. Public alleged he tripped and fell on a sewer grate on the sidewalk in front of Restaurant, 123 Main Street, . This allegedly occurred on
Location of Loss
Contact

Activity

Activity On , I was assigned as the investigator for this claim. I scheduled an appointment to meet with the manager of for at 11am in order to conduct the on scene investigation.
Claims Adjuster requested that I photograph the scene, identify and interview any witnesses and determine if any surveillance video exists.



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Scene Investigation

Scene Investigation

I arrived at the scene on _____ at approximately 11AM. I met with my point of contact, _____ me to the area where the alleged incident occurred.

Investigation revealed that the alleged incident occurred on the sidewalk on the _____ side of the restaurant. The sidewalk in that area measures 12' wide and is of concrete construction. The grate in the sidewalk measures 6'5" long by 4'5" wide. At the eastern end it protrudes up 1/2". Refer to the photos below for further details.

After reviewing the video surveillance system for _____ I was able to determine that the possibility does exist that part of the alleged incident may have been captured by camera # 8.

_____ is going to contact his IT people to see if anything can be recovered.

It should be noted that during the restaurant's opening hours, they have outdoor seating on the sidewalk area, thus some furniture is visible in some of the photographs. A copy of the lease is attached for review.

I was able to identify 2 witnesses. Refer to their statements below for further details.

I was unable to obtain a copy of the incident report that was allegedly completed.

Statements

Written Statement: Who did you receive the first statement from? Insured

Statement 1

DOB _____ Age _____

Upon interviewing _____ he didn't witness the alleged incident occur, but was made aware of it after the fact by an _____ is a supervisor with _____ who is the landlord for _____ Refer to _____ statement below for further details).

Did you receive another statement? Yes

Written Statement: Who did you receive the statement from? Other



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Statements

Statement 2

Upon interviewing _____ he stated that he is a supervisor for the landlord for _____ also stated that he didn't actually witness the alleged incident, but was informed of it by his worker, _____ informed him that a _____ had fallen on the sidewalk in front of _____ He immediately responded to the area and noticed that a grate in the sidewalk was protruding up by approximately 1/2 inch. He repositioned the grate so that is was flush with the sidewalk. He also informed me that the sidewalk is maintained by both _____ as they use a mechanical sweeper to clean it periodically.

I requested that he contact _____ and have him come to the restaurant. He agreed and he subsequently responded. (Refer to statement for further details).

Did you receive another statement?

Yes

Written Statement: Who did you receive the statement from?

Witness _____



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Statements

Statement 3

Upon interviewing [redacted] he stated that he is a maintenance worker for [redacted] Part of his duties include maintaining the sidewalk area in and around [redacted] who is a tenant.

[redacted] also stated that on the date and time in question, he was standing on the [redacted] Street and [redacted] Street waiting to cross. His attention was drawn to the sidewalk area outside of [redacted] by a [redacted] who was walking north at a faster than normal pace. She was walking through a group of people. He further observed that the [redacted] appear to stumble over her own feet and fall to the ground. He went over to the [redacted] who he described as a [redacted] between the age of [redacted] and asked her if she was OK. She replied "I'm fine". [redacted] offered to get her medical treatment but she subsequently left the scene. Prior to her leaving he gave her the contact information for [redacted]

When asked to describe her further he could only provide that [redacted] was wearing flat shoes. I requested him to show me the exact location where the [redacted] allegedly stumbled and fell. He directed me to the flat sidewalk area immediately before the sidewalk grate in question. He added that she didn't trip on the grate but fell onto it after stumbling on the flat sidewalk slab prior to it.

After the [redacted] refused assistance and left he notified his supervisor, [redacted] via the portable radio he carries of what had happened. [redacted] then responded and together they inspected the scene. They noticed that a sidewalk grate was protruding up approximately 1/2 inch. They then repositioned it so it was flush. They both then went back to their office and documented what had transpired in a company incident report.

[redacted] further stated that the following day the [redacted] came into the office. At this time [redacted] was with his supervisor [redacted]. The [redacted] was wearing a [redacted] also had [redacted] arm in a sling. Neither could recall which arm it was. They informed [redacted] that they completed a company incident report. [redacted] requested a copy but informed her they couldn't do so at this time.

Did you receive another statement? No

Enclosures

Written Statement

Photographs taken and attached? Yes

Invoice

Service Invoice required? Yes

Hours @ [redacted] per Hour

Mileage @ \$.54/mile

Tolls N/A



AXIA Risk Management Services LLC

8 Wood Hollow Road, Suite 301 Parsippany, NJ 07054

Phone (973) 884-4400

www.axiarms.com

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Parking

Transportation

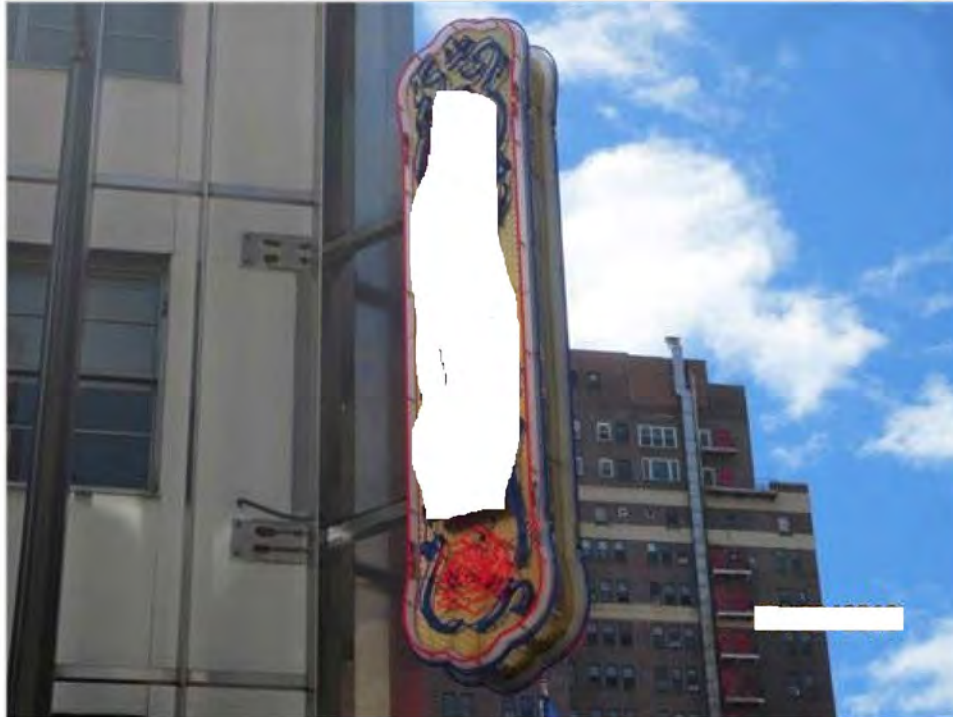
Other

N/A

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Restaurant -



Building View -

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Building View -



Building View

Adjuster:
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S Street

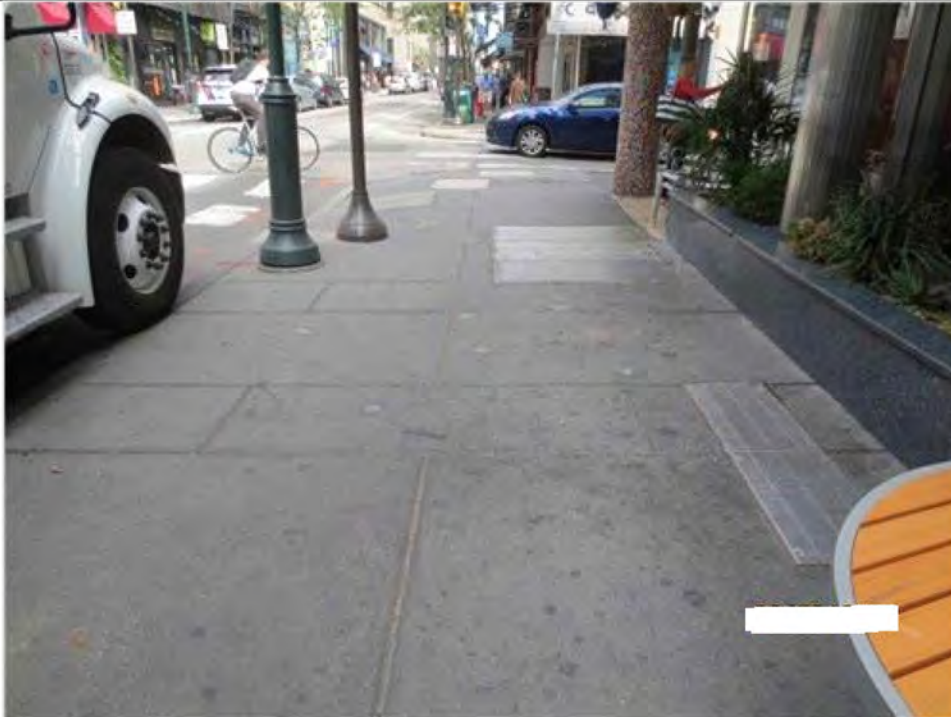


Street

Adjuster:
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Sidewalk View / North to South



Sidewalk View (Zoomed In) North to South

Adjuster:
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Sidewalk View (Zoomed Out)



Sidewalk View / South to North

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Sidewalk View / South to North



Location That Witness

Indicated Claimant Stumbled

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Close Up of Previous Photo



Location That Witness

Indicated The Claimant Landed After Stumbling / Falling

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Expansion Joint in Sidewalk



Sidewalk Grate / South to North

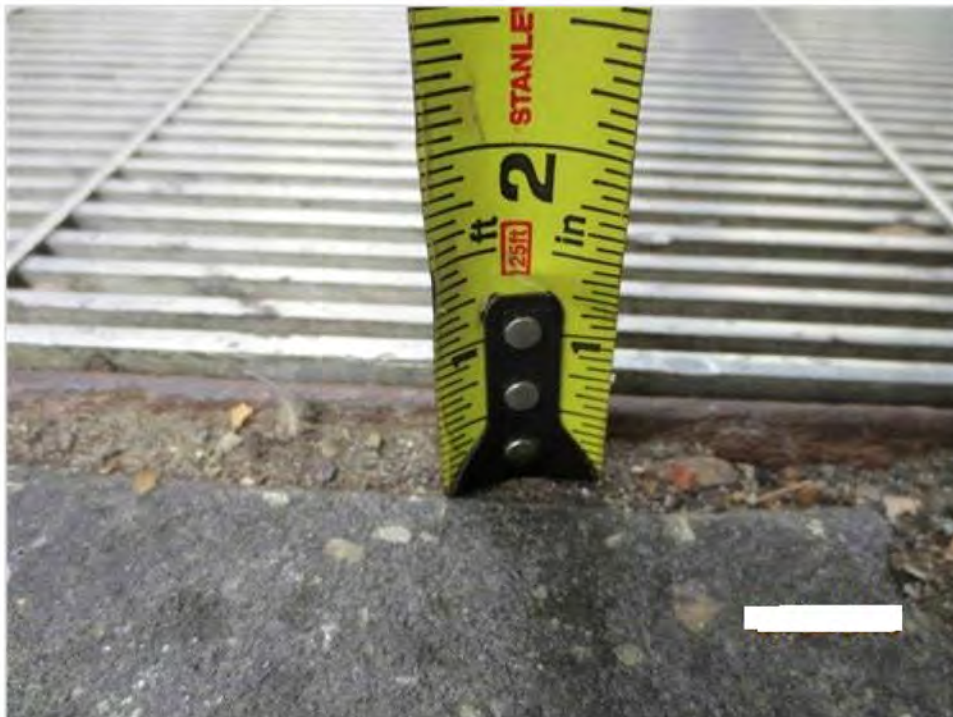
Adjuster:
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Sidewalk Grate / North to South



Slight Elevation of Sidewalk Grate

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Sidewalk Expansion Joint



Height of Sidewalk Expansion Joint / North to South

Adjuster:
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Sidewalk View / West to East



Sidewalk View / West to East

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Location Where Witness was Standing at Time of Incident / Looking East to West



View - West to East of Sidewalk Area From Location Where Witness Was Standing When Incident Occurred

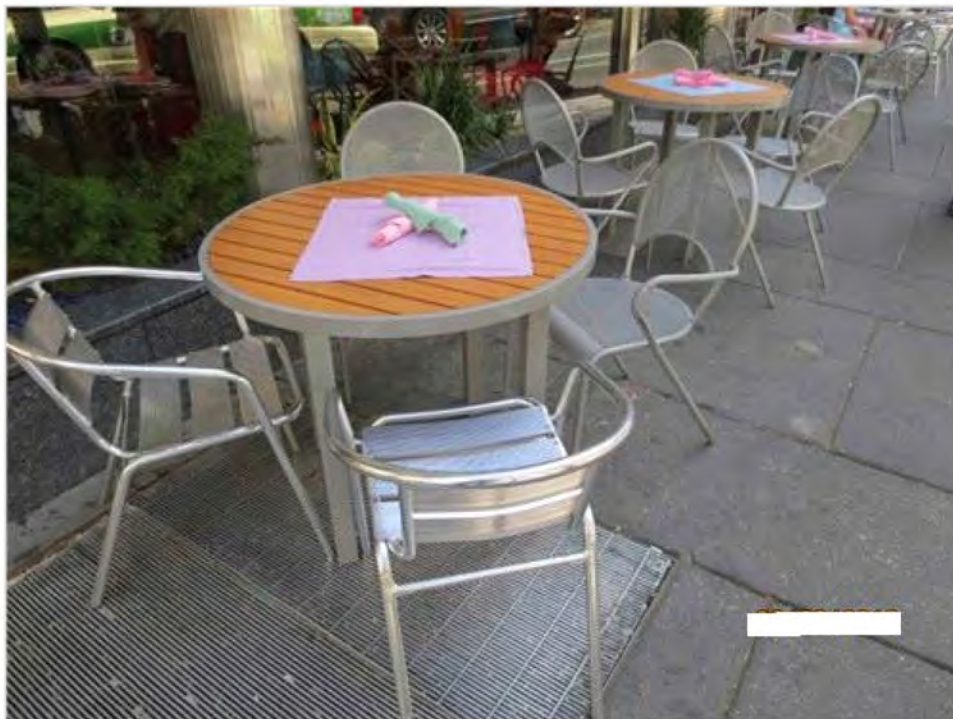
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View of Sidewalk Area / Across Street / West to East



Outdoor Dining Furniture / Set Up During Opening Hours