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#### CONFIDENTIAL INVESTIGATIVE REPORT

Date: December 15, 2022

Attention: Joseph Brown ClientTwo 199 Lafayette St. Central Perk, FL 32701 Claimant:
Claim#:
Alliance File #:
Insured:
Request:

Angel Adams
782110991
ARG012345-01
Humble Transportation
Scene Investigation

### Claimant & Background Information Provided by Client

Name	Angel Adams	
Date of Birth	Not provided	
Social Security Number	Not provided	
Provided Address(s)	136 Church Street, New York, NY 10474	
Telephone Number(s)	Not provided	
Alleged Injury(ies)	Vehicle accident	
Date of Loss	November 15, 2022	

Your office sought to obtain the following:

Scene canvas for witnesses and video. Take photos of the loss scene from all angles. Appears an apartment complex nearby, okay to door knock to determine if they have any video/witnesses.

#### **Summary of Findings**

During this Investigation, the investigator traveled to the loss location at the intersection of 136 Church Street and Warren Street to conduct a canvass for witnesses and/or camera footage regarding this claim. The investigator visited several businesses and apartment buildings. The Investigator was able to obtain one video of the accident from 537 Warren Street with the help of Superintendent Nicholas Buck (666-666-6662). It should be noted that the timestamp on the video is not correct and reads 6:44am at the time the accident occurred. Watching the video, the Investigator observed a school bus traveling eastbound on Warren Street in the left lane, making a left turn to travel northbound on Church Street. As the school bus was making a left turn, he collided with a bicyclist who was traveling westbound on Warren Street in the right lane. Based on the Investigators observations, the bicyclist did have a green light (based on the flow of traffic) and was properly in the lane of traffic. The bicyclist appeared to be attempting to continue straight on Warren but was struck. The school bus who also appeared to have a green light, while making the left turn, failed to yield to the bicyclist

Page 2



thus striking him/her with the front of the vehicle. In the video, once the bicyclist gets hit, he/she gets ejected from the bicycle and continues out of frame. Unfortunately, Nicholas did not have a camera which caught another angle of the accident after the collision. The Investigator recorded the video, which was uploaded to files.

The Investigator called Laura from Checks Cashed (222-222-222) as well as the Seven Adventist Church (777-777-7778) and left voicemails for both. The investigator heard back from the Checks cashed location; however, they require a subpoena to view any video. The date the investigator has not received a call back from the church.

Please see the **Detailed Findings** section for the full summary, a link to the accident video, and scene photographs.

# **Detailed Findings**

### INVESTIGATION - Thursday, December 8, 2022

The Investigator traveled to the loss location at the intersection of Church Street and Warren Street to conduct a canvass for witnesses and/or camera footage regarding this claim. On scene, the Investigator first attempted to make contact at the Seven Adventist Church (3855 Church Street,) which lies on the northwest corner of the intersection. The Investigator noticed that the church has two cameras on the building, both of which appear to face the intersection where the accident took place. After several knocks with no answer, the Investigator attempted to call the church from the number posted above the front door (777-777-7778). The Investigator left a message and is still awaiting a response.

The Investigator then responded across the street to the southwest corner of the intersection to "Checks Cashed" and spoke to employee Joan Smith who stated that they opened at 6:14am and does remember there being an accident outside at the intersection. Joan stated she noticed the commotion but didn't know exactly what took place. Joan stated at the time of the accident, only she and one other employee were present and neither of them had a view of the incident and were unsure what exactly took place. Joan stated she does not believe they have cameras that face out to the intersection but provided me with a contact to confirm, Laura 222-222-2222 ext 107. The Investigator contacted Laura regarding video footage and is still awaiting a response.

The Investigator then responded over to the southeast corner of the intersection to the House Chinese Restaurant, but it was closed. The Investigator did not observe any cameras facing the intersection. The restaurant did not open during the investigator duration of the canvass.

The Investigator then went next door to 538 Warren Street, which is a residential apartment building with apartments that overlook the intersection where the accident took place. The Investigator located the Superintendent, Bill Gates. Bill explained that he does not live on the property and that he starts work every day at 7am, so was not aware the accident took place. Bill stated that they do not have cameras on the exterior that would have captured the incident. The Investigator did not observe any cameras either. Bill stated that none of his residents have mentioned it to him, so he is unaware if anybody witnessed it. The Investigator asked if he could enter the building to canvass, but Bill stated they were at work, so he would check with the residents and get back to him if there was any witnesses. The Investigator then provided Bill with his business card.

The Investigator then responded across the street to 537 Warrant Street, which is also a residential and commercial building, which lies on the northeast corner of the intersection. With a residents help, the Investigator was able to locate the Superintendent, Nicholas Buck (666-666-6662) who resides in apartment #5B. Nicholas was unaware the accident had taken place but offered to look at the cameras. They went to the basement and searched for the video from the day of the accident, and we were able to locate the footage of the accident. It should be noted that the timestamp on the video is not correct and reads 6:44am at the time the

Page | 3



accident occurred. Watching the video, the Investigator observed a school bus traveling eastbound on Warren Street in the left lane, making a left turn to travel northbound on Church Street. As the school bus was making a left turn, he collided with a bicyclist who was traveling westbound on Warrant Street in the right lane. Based on the Investigators observations, the bicyclist did have a green light (based on the flow of traffic) and was properly in the lane of traffic. The bicyclist appeared to be attempting to continue straight on Warren but was struck. The school bus who also appeared to have a green light, while making the left turn, failed to yield to the bicyclist thus striking him/her with the front of the vehicle. In the video, once the bicyclist gets hit, he/she gets ejected from the bicycle and continues out of frame. Unfortunately, Nicholas did not have a camera which caught another angle of the accident after the collision. The Investigator recorded the video, which was uploaded to files. The Investigator asked Nicholas if he could canvas his building for witnesses, but Nicholas stated that there are only five apartments that would have a view of the intersection and they are all at work. Nicholas took the Investigators business card and stated he would check with the residents and get back to him if any of them witnessed the accident.

The Investigator then walked next door to "Washington Community Tax", but they were closed during the entire visit. The Investigator did not observe any cameras that were facing the intersection. The Investigator then continued around the corner to "Boost Mobile" and spoke to employee, Alicia, who stated that they don't open until 10:00am, so she was unaware the accident had even taken place. Alicia also explained that they have no exterior cameras.

Before the Investigator's departure, he again went across the street to Seven Adventist Church to attempt to make contact, but again there was no answer.

#### INVESTIGATION – Monday, December 12, 2022

The Investigator called Laura from Checks Cashed (222-222-222) as well as the Seven Adventist Church (777-777-7778) and left voicemails for both.

# <u>INVESTIGATION – Wednesday, December 14, 2022</u>

The investigator heard back from the Checks cashed location; however, they require a subpoena to view any video.

# ATTACHMENTS (refer to links below)

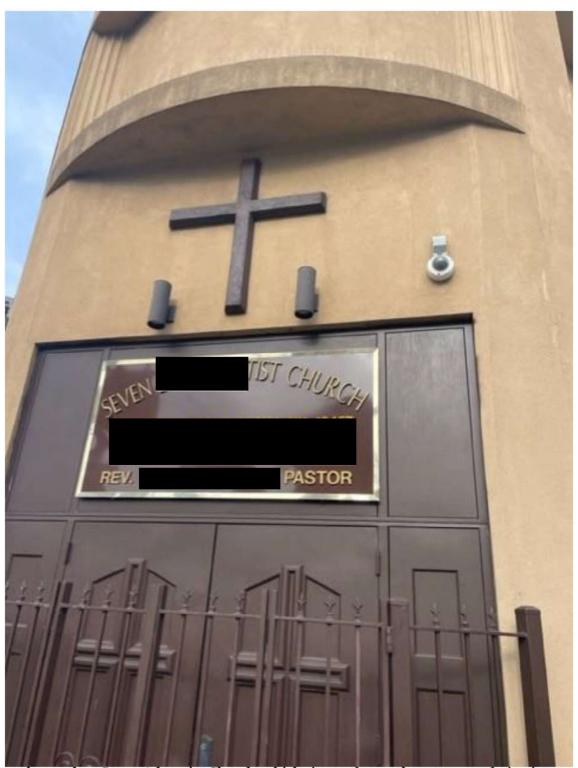
\*Video obtained

https://awig.viewcases.com/66928/ef7cd89749770abd067b046f5de1cacb

Page 4



# PHOTOS OF LOSS LOCATION



Camera observed on Seven Adventist Church, which sits on the northwest corner facing intersection.

Page | **5** 





**CONFIDENTIAL INVESTIGATIVE REPORT** December 15, 2022

Page | 6





Photo of intersection looking northbound on Church Street. Arrow points to where collision took place

Page | 7





Photo of intersection looking northbound on Church Street. Arrow point to where collision took place

Page | 8





Photo of Church Street looking southbound. Arrow points to where the accident took place.

Page 9



#### Conclusion

Pursuant to your request, all requested investigative steps have been completed on this file.

Thank you for the opportunity to be of service to you in this matter. If you have any questions or require further investigation, please do not hesitate in contacting us.

Very truly yours,

Alliance Risk Group, Inc. Report prepared by:

Elizabeth Wood Elizabeth Wood

SIU Investigations Case Manager

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