

CORPORATE
INVESTIGATIVE



SERVICES PTY
LTD

ABN 75 097 805 626

Date: 18 February 2022
Our Ref: 21/0633
Your Ref: CGU213676673

Mr. Simon Huang
CGU Insurance
G.P.O. Box 2852
Melbourne Vic. 3001

Dear Simon,

Investigations Number:	CGU213676673
Insurer Brand:	CGU
Insured name:	Ratnish Kumar
Investigations Co-ordinator name:	Simon Huang
Risk Address:	61 Cairnlea Drive, Cairnlea
Date of Loss:	29 October 2021
Investigator Name:	Mr Christopher Yates
Licence No: Expiry Date:	669 378 00S, expiry 23 August 2023.

SUMMARY

On Tuesday 14 December 2021, we attended the insured's residential premises situated at 61 Cairnlea Drive, Cairnlea, where we conducted a recorded interview with the insured, Ratnish Kumar. Prior to the commencement of the interview, the Insured was provided with the details of the insurer's Privacy Statement and our business card.

Discs of the recorded interview, together with a transcript of that interview are attached.

On Tuesday 14 December 2021, we attended the co-insured's residential premises situated at 61 Cairnlea Drive, Cairnlea, where we conducted a recorded interview with the co-insured, Monica Sharma. Prior to the commencement of the interview, the co-insured was provided with the details of the insurer's Privacy Statement and our business card.

Discs of the recorded interview together with a transcript of that interview are attached.

The insured, Ratnish Kumar, stated he and his family have resided at the address since 2009. At the time of the interview, we were informed the children were at their grandmother's place.

The insured states he is employed as a security officer with Wilson Security, and also BlueStar Security as a concierge.

Mr. Kumar stated he has been insured with CGU for approximately one year, and has previously held home insurance with CBA, RACV, and AAMI. When asked why he changed his policy, the insured stated he had been with AAMI until June 2021, when he compared quote for a cheaper insurance. At that time, he states he was only insured for building only, not contents with AAMI. He also stated he had previously been insured with CBA and made two claims with them in 2019. Between 2019 and obtaining his policy with CGU, he states he did not have contents insurance. When asked what prompted him to obtain contents insurance again, after not having it for some time, he asserted he only had one contents insurance policy, and ultimately stated they did not have it, because due to COVID, his wife was not working, so when she began working again, they got the contents insurance.

When asked about the prior claims with CBA, the insured stated in 2019 they returned from overseas and found their garage door open, rear window broken, and items stolen. He stated the claim had been approved. In addition, he stated the other claim with CBA was in 2016, and on that occasion, the sliding door had been smashed and items stolen. He stated that claim was also paid out. The insured stated a previous claim with RACV had been in relation to a damaged roof. He denied any other home insurance claims, and stated after the CBA claim in 2019, he left CBA insurance, but did not provide a reason.

He subsequently stated he had made a claim in relation to this incident with AAMI, but stated it was only for the window, and it was withdrawn, because AAMI took too long to fix the window.

In relation to the incident, the insured stated that on the night, they (the whole family) left home at approximately 5.00pm to go for dinner at a friend's restaurant in Heathmont (according to Google Maps, approximately 1 - 1.5 hours drive). He stated they left the restaurant between 8.00pm and 8.15pm and returned directly home. On arriving home, he immediately noticed the garage was open, as was the rear roller door from the garage to the backyard. On inspection, the family room window was broken, with the couch that was in front of the window moved out of the way. He contacted the police, and then AAMI to come and fix the window. Before calling police they checked the rest of the house, and noticed clothing on the floor of the master bedroom, and a small floor safe was missing. There was also a mess in the children's rooms, and he noticed his computer, printer, television and massage chair were gone from the lounge room. He stated they did not call anyone else. The insured stated his wife called the police and AAMI, and he called CGU.

The insured stated that of the 24 items of jewellery (including watches) he has valuation certificates for all of them. He stated all jewellery items were purchased from India, except the Rado watches which were purchased in Australia in duty free. The gold jewellery was all wedding gifts from 2005. He has provided receipts for eight other items only, from a total of 50 items allegedly stolen. Among the items claimed as stolen were two cushions from the couch. He has claimed the cost of a replacement couch, stating 'I have to buy the whole set again. So this one I'm going to dump.' He also stated the children's money box had been stolen, with money in it, but was unable to provide a description or size of the money box.

We interviewed Monica Sharma, who is the insured's wife, and co-insured. When asked about previous insurance policies and claims, the co-insured stated that for the claim in 2016 with CBA, somebody had broken a window, but nothing was stolen. For the CBA claim in 2019, she stated 'they took some stuff'. Ms. Sharma also confirmed a claim with RACV for a leaking roof. Ms. Sharma stated there were no other claims, and no claims made that had been withdrawn. She is employed at Yarraville IGA Supermarket.

In relation to the incident, Ms. Sharma was able to confirm the date as 29 October 2021. She stated that lockdown had finished that day, and as a treat, and to get out of the house, they decided to go to the restaurant in Heathmont. She stated they left between 5.00pm and 5.30pm, and that the drive took over an hour. Ms. Sharma stated they left the restaurant at approximately 8.00pm, arriving home at 9.30pm. The remainder of her version of events, was almost identical to her husband, stating they noticed the garage door, and rear roller door were open. She noticed the broken window, and the children told her there was a mess in their rooms as well. She noticed the television missing, and went straight to her bedroom, where she observed the safe missing, which contained all her jewellery. Ms. Sharma also made mention of the computer and massage chair. She stated they attempted to call AAMI approximately 15 times, but each time the call was answered, there was a problem and they could not talk (problem with the network or at AAMI's end, not a problem the insured's were facing at home). She stated that CGU was called before she called the police.

She stated all the jewellery except the name lockets for her children, were wedding gifts. The name lockets were purchased in India in 2006, 2007 and 2010. She stated the safe was small, and even with the items in it, she could lift it with both hands.

The insured's provided a NAB bank statement, account ending #3794, and a Commonwealth Mastercard statement, account ending #4138. The NAB account covers from 29 July to 8 December 2021. The Commonwealth account covers 1 August to 29 November 2021. There is also a Passbook account, ending #9518, which covers 19 July to 16 November 2021.

We have examined these records and note the following;

- The NAB account has income only. There are no withdrawals from this account.

- The insured's pay from BlueStar Security, and the co-insured's pay from IGA regularly appear into this account.
- The opening balance of the NAB account is \$0.00, and the closing balance is \$23,754.65.
- The Commonwealth account is a credit card with \$12,000 limit. No running balance is displayed, but the available funds are \$12,000, and the outstanding balance of the last statement is \$25.25
- This appears to be a 'daily use' card for a wide range of expenses.
- There are payments made into the account;
 - 18 August, \$3200
 - 7 September, \$5400
 - 31 October \$2400
 - 16 November, \$2200
- There is no indication in the accounts provided, where the money for these payments comes from.
- There is no indication of the insured's pay from Wilson Security.
- There is a purchase in the credit card on 29 October for \$192 from Utsav Indian Restaurant, Heathmont. It is the only purchase on that date.
- The passbook account appears to contain matching withdrawals for the dates and amounts for the credit card payments.
- There are deposits marked as 'PAY', which could potentially be the insured's pay from Wilson Security.
- It appears they may also be receiving family benefits, based on the deposits labelled as 'FAMILY PAY'.
- The apparent closing balance of the Passbook account is \$3792.66, for the records provided.
- The passbook account appears odd. Admittedly, it has been a while since we used a passbook, so cannot be certain of how it should look, however we mention it is odd based on the following;
 - Each page has a watermarked number. The pages provided are 6, 7, 1 & 2.
 - The pages are also in that order, chronologically, with the older dates (August) on page 6, and the more recent dates on page 2.
 - Pages 6 & 7 are fully handwritten, page 1 is half handwritten, half printed, with page 2 being the only page that is fully printed/typed.
- There was nothing else remarkable in the statements provided.

The insured's provided call records for Ratnish's mobile, 0403 543 711 (Optus) and Monica's mobile 0402 770 008 (LycaMobile). The calls have not been identified, as required by the Document Request Letter. We have examined these records, and note the following;

- On 29 October, at 5.32pm and the insured calls his wife. This call is made in Deer Park.
- At 5.39pm, the insured calls **0401 575 936** for two minutes. This is the only time this number appears in the records provided.
- At 6.41pm, the insured calls **0433 275 577**. This call is placed from Heathmont, and lasts one minute or less (Optus records always show a minimum of one minute, even if the call lasted just a few seconds). This number appears 13 times in the records provided.

- From 10.05pm on 29 October, to 12.45am on 30 October there are five calls to AAMI. The second, fourth and fifth call last between 35 and 50 minutes, with the other two calls lasting two minutes and four minutes.
- In the Lyca records, point of origin is not provided.
- At 9.28pm on 29 October, the co-insured calls her husband. The call lasts for two seconds.
- There is also a 12-minute call at 2.35pm.
- Between 9.31pm and 10.40pm, the co-insured sends eight text messages to '**611262612626**', with seven of them being sent between 9.31pm and 10.05pm. We do not recognise this style of number, and it does not appear anywhere else in the records provided.
- At 10.42pm, the co-insured calls CGU, for just over 18 minutes.
- There are no calls to police on the night of the alleged incident, but we acknowledge that '000' calls do not always appear in certain call records. We have seen them in Optus records before though.

The insured stated his wife called AAMI, then Police 'straight away', then he called CGU. He stated his wife was on the telephone for approximately 30-40 minutes with Police. Ms. Sharma also stated she was the one to call Police, and the call lasted 15-20 minutes, and that she called CGU before the police, and AAMI afterwards. Even if the call to Police was made from either mobile telephone, and just not shown, the activity on the records does not line up with this version of events.

OBSERVATIONS

In relation to Suncorp (AAMI), they haven't yet provided the requested documentation. However, we did receive a telephone call from AAMI when our request was initially made, in which they provided some information about the claim made with them. The claim to AAMI was in relation to the same burglary that relates to this CGU file. It was for home and contents, and the insured's had provided the same documentation and list of property to them, as we have received. The claim was withdrawn a few days later.

CBA claim #001302829 is indicated to have occurred on 02 September 2016. It states that the garage door motor attached to the ceiling collapsed to the ground resulting in damages to the motor and garage door. The insured's indicated they believed this was due either to storm activity or the previously made burglary claim. The assessor noted they did not believe it was due to storm activity.

CBA claim #001302609 is stated to have occurred between 8.00am and 11.15am on 31 August 2016. The insured's returned home and found that offenders had entered the premises after damaging the sliding side door. The assessor's report marked it as recommended to 'accept'. In this claim, jewellery formed a major portion of the claim, and the insured advised that all the stolen jewellery was from their wedding (10 years prior). The claim for the garage was made after this claim. The assessor's report notes a Schedule of Loss and a police report #20872558.

CBA claim #001446495 is stated to have occurred while the insured's were overseas between 24 December 2018 and 2 February 2019. Upon their return, they found the garage door and also front doors open. A lounge window had been smashed, and persons apparently found keys to the house inside, and used them to open and shut the house. The assessor's report also includes some photographs embedded in the report.

We have been provided with two 'Schedules of Loss', however they appear to be the same lists, but in one file, a page is missing. One of them has also been cropped (top and bottom), but otherwise, they are identical. It is not clear which event this list is for, but we believe it to be the 2019 event, based on the number of items listed. We have sent queries to CBA to clarify which event this belongs to, and to try and obtain the Schedule of Loss for the 2016 event, but to date have not received a reply.

We note the following points in relation to the provided CBA documentation;

- In the assessor's report for the 2019 event;
 - Photographs 8 & 9 show couches with allegedly stolen cushions. This is the exact couch we sat on during our interview with the insured's and the cushions were not present, as they have been claimed again for this (CGU) event. In a photograph provided by the insured to show the computer, this couch is visible with cushions. The photograph provided by the insured is not time/date stamped.
 - The image of the safe in the assessor's report, claimed as stolen, is the same brand, make and model of safe that is being claimed as stolen in this event. This model is still stocked by Bunnings for \$140.
- In the schedule of loss for the 2019 event;
 - It has a police report #22196621. It is not technically a schedule of loss, it is a Sunshine Crime Scene Services Property Sheet. (Our schedule of loss for the current event is the same type of document, as the insured was unable to provide any additional information about purchasing or description than what was already on this document).
 - There are 57 items listed as stolen, 24 of these are jewellery/watches.
 - Many of the jewellery items have similar descriptions to the current list, with slight variations, such as 22ct instead of 23ct, and different values, but since the valuation certificates provided for each claim came from different jewellers, that is not unexpected.
 - There are two wedding rings in each claim. The insured advised he does not have valuation certificates for these items, but he did not mention in his interview that these items were previously stolen in 2019, only that all jewellery, except the children's name-necklaces were from the wedding.
 - A black Rado watch with '4 diamonds' appears in both claims.
 - Two additional Rado watches are also claimed in both events. The description in the 2019 event is (we corrected the spelling) '1x female crystal gold plated' and '1 x male crystal gold plated.' The description in the current event is two separate entries, but with the same description 'Rado watch Swiss made Florence.' The valuation

certificates provided both include in the description `...stainless steel and yellow gold filled....sapphire crystal with gold coloured markers and hands...and gold filled strap.'

- There are `two kids gold chain' listed in the 2019 event. Without further description, we cannot indicate whether these are the same children's name chains as listed in the current event. We note the values in each claim however, are significantly different (\$800 in 2019, and between \$1250 and \$2600 in the current claim).
 - A Gold iPad Pro with cellular appears in both claims. All purchases from Apple are logged, and these receipts would be obtainable. Apple is notoriously uncooperative with our investigations, so this would have to be obtained by the insured. In a previous file, all we could get Apple to tell us was that a receipt was different to that which they had on file, but even with an authority, they would not provide any further information.
 - The couch cushions and safe also appear in both claims, as mentioned above.
 - A Pioneer TV Amplifier appears in both claims.
 - A Pioneer DVD player appears in both claims.
 - A Samsung TV Home Theatre System appears in both claims.
 - A Samsung LED TV appears in both claims.
 - A 27" Apple iMac appears in both claims.
 - A HP LaserJet Printer Pro MFP M477 Touch-Screen, appears in both claims.
 - A black HP Laptop appears in both claims.
 - A black iPhone 7 Plus, 128GB, appears in both claims.
 - We note that the above items are all listed on the same page in both claims.
 - A Gold iPhone XS Max is listed in both claims.
 - Other than the wedding rings and watches already mentioned, the jewellery descriptions are too vague to make a match, so we are reliant on the valuation certificates and photographs provided by the insured.
- In relation to the photographs provided by the insured for both events, including the valuation certificates;
 - The first point we note is that the dates for each set of valuation certificates is approximately three months before their respective alleged thefts. (24 October 2018 – stolen December 2018/January 2019, and 16 June 2021, stolen October 2021).
 - The current valuations have been performed by `Australian Jewellery Valuers' with the 2019 valuations conducted by `Victorian Valuation Centre.'
 - Only five valuation certificates were included with the 2019 event, and 19 for the current event.
 - The first piece of jewellery we can confirm is a match to the 2019 event, is described in 2019 as `22ct Gold Traditional Mangal Sutra has black beads', valued at \$4848.00. In the current event it is described as `23ct Gold Necklace Chain design border with black bead' and valued at \$7600.00. The images provided for this item in the valuation certificates show the exact same piece of jewellery. In 2019, a photograph has

been provided of the co-insured wearing this item (red dress, sitting on the couch of stolen cushions). A photograph has been provided by the insured for the current event, showing the family, in what appears to be a garage, and the co-insured is wearing a green scarf. This item is around her neck. This appears to be an older photograph, as we have been provided with other photographs which show the children aged.

- The next jewellery item we believe to have been listed previously is described in the 2019 schedule of loss as '22ct Gold Necklace with Synthetic Red Stones' and is valued at \$4757. In the current event it is described as '21ct Gold Necklace with earrings set' and valued at \$5400.00. No photographs of this item beyond the images in the valuation certificates, have been provided for either event.
- The insured's have provided one photograph for each claim which appears to be from the same event. It shows the insured's in the current event, posed looking at each other, with the co-insured wearing a pink dress, wearing what appears to us to be a silver necklaces, bangle, and silver head-piece. In the 2019 claim, a photograph from the same event is included, however, in that claim there is a third person in the frame, and the co-insured's other arm is showing a different set of bangles, in addition to the necklace. All these items appear to us to be silver, and we cannot locate a satisfactory matching description in either claim. The item does not appear to have been included in the valuation certificates either. Regardless, these photographs are clearly meant to show the same item, allegedly stolen in both events.
- A photograph has been included of the insured shaking hands with what appears to be an Indian Police officer. On his right wrist is gold bracelet which also appears in the previous two photographs, mentioned above.
- Two sets of Bangles have valuation certificates provided for the current incident, and one set of Bangles for the 2019 incident. The photograph in the certificate for 2019 is grainy, and appears to include two 'thicker' bangles' which the certificates from the current claim do not. The measurements and certificate descriptions are similar, and they appear similar, but without more information or better photographs, we cannot conclusively indicate whether these Bangles are the same in both claims.
- However, with regards to the photographs provided for the 2019 event. We believe the Bangles claimed in the current event appear in the photograph of the insured in the red dress, on the couch of stolen cushions. (the one in which she is wearing the necklace which definitively appears in both).
- According to the photographs, from both incidents, the co-insured appears to wear the same four bangles on each arm (eight total) while occasionally adding the two thicker bangles.
- None of the photographs provided for the current event are time/date stamped, and several appear to have been taken overseas. Since COVID has prohibited travel overseas for the past two years, we would be curious to learn when these photographs were taken.

- In relation to receipts provided for the current event;
 - The insured has provided a receipt for a black iPhone 7 Plus which is dated 22 June 2018. This item is listed in both incidents.
 - The insured has provided a receipt for a Gold iPad 128GB with wi-fi cellular, which is dated 22 June 2018. This item is listed in both incidents.
 - The insured has provided a receipt for an iPhone 11 Pro from JB H-Fi, which is dated 8 February 2020. This item was not included in the 2019 incident.
 - The insured has provided a receipt for an iPad Air 10.5 from JB H-Fi, which is dated 29 February 2020. This item was not included in the 2019 incident.
 - The insured has provided a receipt for an Apple MacBook from JB H-Fi, which is dated 20 November 2019. This item was not included in the 2019 incident.
 - The insured has provided a receipt for an Apple Watch 5 Series, with a date displayed as 'October 01 2019'. This item was not included in the 2019 incident.
 - The insured has provided an apparent receipt for an iPhone XS Max which is dated 9 November 2020. However, this appears to be a 'Repair Invoice' not a purchase invoice. This item appears in both claims.
 - The insured provided a manual for a HP Spectre laptop, no model number. He also included a barcode, which we scanned but got nothing useful from. Included on that sticker was (B/D 21/09/16). Our enquiries suggest that B/D stands for 'Build Date', which would date this sticker before the CBA claim, making it likely this item has also been claimed multiple times.

You will notice in the attached photograph schedule we have included photographs of the insured's backyard. Please note the height and materials used for the side and front fence, and the rear fence. The police report indicates they believe the offenders entered over the rear fence. We do not accept this as viable based on the height of the fence, which is higher than a standard wooden fence, as it has the extra two feet-addon attached, and the fact that the crossbeams which could be used to stand on are on the insured's side of the fence. The rear fence also backs onto another property. This offence allegedly occurred between 5.00pm and 9.30pm, and when we spoke with the rear neighbour, they stated they were home on the night of the alleged incident, and neither heard nor saw anything. They also indicated Police had not spoken to them. The side fences are metal with no foothold. The front fence is barely 6 feet wide and also metal with no foothold. The side fences have adjacent homes, and any attempt to climb the metal fences, front or side, would have resulted in noise. None of the neighbours we spoke with heard or saw anything. The premises also fronts onto a main road, which see's traffic 24-hours a day.

We disagree with the Police report which suggests the offenders gained access via the rear, there is no easy way into that backyard without disturbing one or more of

the neighbours. We included the photographs in the schedule so you could assess it for yourself.

You will also note that in the room where the offenders allegedly gained entry, is a black couch. In the CBA claim, this couch was red, but had its cushions allegedly stolen, and has since been replaced.

ANOMALIES

1. Wedding rings were allegedly stolen from each incident. The incident did not mention in his interview with us that the rings had been stolen and replaced. He only stated that he has owned all jewellery items, except the children's name necklaces, since his wedding.
2. Two of other the jewellery items have been reported as stolen in the CBA claim from 2019. Their valuations and descriptions are slightly different, but the images provided are the same.
3. Photographs of the co-insured wearing the same necklace, claimed as stolen in each, has been provided for both claims.
4. One of the photographs from an event (appears to be the insured's wedding) purporting to show an item allegedly stolen in 2019, shows the co-insured wearing an item we could not satisfactorily identify in the property list. Another photograph from the same event has been used to show the apparently same item. We cannot satisfactorily identify the item in the current list either. Either way, whatever item they are showing in those photographs, has apparently been stolen twice.
5. Couch cushions were allegedly stolen from the incident in 2019. Cushions from the same couch were stolen again in the current event. During his interview, the insured stated he would have to buy a new couch, because he could not replace the cushions. The same cushions have allegedly been stolen from the same couch, twice.
6. A photograph of the insured wearing the same gold bracelet has been provided in different photographs for both incidents. This item has apparently been allegedly stolen twice also.
7. The same make and model safe was allegedly stolen in both events.
8. The black Rado watch with four diamonds has been listed as stolen in both incidents. A receipt has been provided for the CBA incident in 2019.

9. The other two Rado watches claimed also appear to have been reported stolen on both occasions.
10. Multiple non-jewellery items are also listed in both claims, including A Pioneer TV Amplifier appears in both claims; A Pioneer DVD player; A Samsung TV Home Theatre System; A Samsung LED TV; A 27" Apple iMac; A HP LaserJet Printer Pro MFP M477 Touch-Screen; A black HP Laptop; A black iPhone 7 Plus, 128GB,; And a A Gold iPhone XS.
11. The insured provided a manual and plastic packaging for the laptop, which indicates the laptop was manufactured in 2016.
12. Two of the items listed as stolen in this event have receipts provided which pre-date the 2019 claim, and were also listed as stolen in 2019. These items are the Gold iPad 128GB, and the iPhone 11.
13. A third item, listed in both claims, has what is purporting to be a purchase invoice from 2020, however, the 'receipt' states this is a Repair Invoice, not a Purchase Invoice. This is the iPhone XS Max.
14. There is no call to Police in either of the provided call records. We know '000' appears in Optus records, as we have seen it before. We could not find a relevant file with Lyca records to check for the appearance in those records, however, the co-insured was constantly texting during the time she was supposed to be on the telephone with Police.
15. The insured's account of who called which insurance company is not supported by the call records provided.
16. On the night of the incident, the insured stated they left home at approximately 5.00pm, and returned at 9.30pm. The co-insured stated they left home between 5.00pm and 5.30pm, and returned at 9.30pm. The call records show a call from the insured to the co-insured at 5.32pm, and one from the co-insured to the insured at 9.28pm. According to the insured's own timeline, at these times, they were either in the car together, or in the house together, with no apparent reason to call each other.
17. The co-insured sends multiple text messages to a number we are unable to identify immediately upon arriving home, and continues to do so for the next 30 minutes.
18. There is a call to an unidentified number from the insured's mobile, for two minutes, almost immediately following the call to the co-insured.
19. The insured and co-insured both stated their claim with AAMI was for the window *only*, and that they withdrew the claim because it was taking too long to fix the window. Although AAMI have not yet provided their documentation, they have indicated via a telephone conversation that the claim made with them was identical to the current CGU claim, including property and jewellery,

and that it was withdrawn a few days later. We are assured they are gathering the required documentation and will forward it as soon as possible.

20. The co-insured stated they had attempted to call AAMI approximately 15 times on the night of the incident, and could not get through. The call records show four calls to AAMI, two of which appear to have gone through.

POINTS FOR CONSIDERATION

1. Items which do not appear in both claims, have what appear to be legitimate receipts provided. Items which appear in both claims, do not.
2. It is apparent based on the point-of-origin aspect of the Optus call records, that the insured was in Heathmont on the night of the alleged incident.
3. There is a purchase on the insured's credit card for \$192 from Utsav Indian Restaurant in Heathmont for the night of the alleged incident.
4. Only five valuation certificates were provided for the CBA claim, and 19 for the current CGU claim. Of the five provided for CBA we are satisfied that two are a match to the current claim, and a third (the bangles) is a distinct possibility.
5. We have made enquiries with CBA to confirm that all information has been provided, and there are no outstanding property lists or valuation certificates. We are awaiting a response.
6. Both sets of valuation certificates have been compiled by different jewellers, at different times, and therefore show variations on description and value. Both were compiled approximately three months before their respective incidents.
7. The pages used in the PassBook account appear out of order, with older dates used on higher numbered pages, and newer dates on lower numbered pages, with pages apparently missing. Admittedly, it has been a while since we have seen or used a PassBook account, and are unfamiliar with their normal appearance.
8. None of the photographs provided, purporting to show proof of ownership, are time/date stamped.
9. The small safe reported stolen in both incidents (same brand/make/model) is still in stock at Bunnings, so theoretically, could be a different safe, purchased twice. Having had one identical safe allegedly stolen already, we would expect to see a purchase invoice for this one.
10. Despite the insured stating he had valuations for all jewellery items, when we contacted him for the remaining certificates, he stated he has provided all he had.

11.The insured's backyard would be incredibly difficult to enter without being noticed by neighbours or somebody on the street.

If additional enquiries are to be made, we would suggest that obtaining a signed authority from the insured's to access complete valuation records from both valuers, be included in the instructions.

We trust we have been of assistance. If you have any further inquiries regarding this matter please do not hesitate to contact us. In the meantime we attach our account for your attention.

Regards,

Chris Yates
Corporate Investigative Services.

ATTACHMENTS

- 1.** Transcript of interview with insured, Ratnish Kumar
- 2.** Transcript of interview with co-insured, Monica Sharma
- 3.** Asset & Liability Schedule
- 4.** Document Request letter served on insureds.
- 5.** Signed Insurance Records Authority – Madeline Ambrose
- 6.** Signed Insurance Records Authority
- 7.** Signed Police Authority
- 8.** Signed Police Authority
- 9.** Copy of insured’s licence
- 10.** Copy of co-insured’s licence
- 11.** Schedule of Loss
- 12.** List of Items (Police Property Sheet – current incident)
- 13.** Apple Receipt – iPad 128GB
- 14.** Apple Receipt – iPhone 7Plus
- 15.** Apple Receipt – Apple Watch
- 16.** Apple Repair Invoice – iPhone XS
- 17.** JB Hi-Fi Receipt – iPhone 11
- 18.** JB Hi-Fi Receipt – iPad Air
- 19.** JB Hi-Fi Receipt – MacBook
- 20.** InTouch Receipt – Massage Chair
- 21.** Image of Xbox sent by insured
- 22.** Images taken on the night of the incident, x9 sent by insured
- 23.** NAB Account Statement #3794
- 24.** CBA Account Statement #4138
- 25.** PassBook Account #9518
- 26.** Lyca Call Records
- 27.** Optus Telephone bill
- 28.** Optus SMS itemisation
- 29.** Police Report
- 30.** Email trail with Police
- 31.** Email trail with Suncorp
- 32.** Email trail with CBA
- 33.** National Police Certificate – Ratnish Kumar
- 34.** National Police Certificate – Monica Sharma
- 35.** Valuation Certificates – 9 pages (current incident)
- 36.** CBA File – Image of Computer and printer
- 37.** CBA file – Bunnings Receipt – Lawn Mower and BBQ
- 38.** Email trail between CBA and insured
- 39.** Assessor Report – Lindsay Cunningham
- 40.** Assessor Report – Dak Wal
- 41.** Assessor Report – CommInsure

- 42.** CBA File – Images provided by insured x 4
- 43.** CBA File – Dak Wal photographs
- 44.** CBA File – Optus Records
- 45.** CBA File – Property list, receipts, valuations and images
- 46.** CBA File – Jewellery List
- 47.** CBA File – Rado Watch Receipt
- 48.** CGU File – Safe image, provided by insured
- 49.** Images sent by insured (wearing jewellery) x 8
- 50.** Photo Schedule
- 51.** Running Sheet
- 52.** Invoice