



Lighthouse Investigations, LLC  
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## INSURANCE POLICY SEARCH REQUIREMENTS & FEE STRUCTURE

The following information explains the pricing structure of our research to locate insurance policy information, insurance limits and/or insurance policy numbers.

We have the resources to attempt to locate homeowner, vehicle, vessel, business, professional, trucking and umbrella type insurance coverage. If we accept the request then all research will be performed on a **no hit / no fee** basis. If in our initial research we feel that the chance of obtaining the requested information is considered low to non-existent then we will refuse the request either at the start or stop our research once we determine that the chance of a finding the requested information is considered a possible waste of our time. This research is time consuming and we do perform it on a not hit / no fee basis so we have to decide if it is worth our time to perform the research.

Our mission is to provide you insurance coverage or limits information as of your date of loss, not as of the date of research. As such, the following fees will be charged if your date of loss is less than one year of your research request date. We can have success with finding policy information more than one year post date of loss but the fee will be higher and explained in detail before we start our research.

*You have no insurance information and want to know if a policy exists: **\$450.00**. We will provide you with the insurance company name and contact information, only. No policy number or policy limits information will be provided.*

*If want a policy number with the above research then the cost will be **\$245.00** additional.*

*You have an insurance company name and policy number, either from our research or from information that you developed or were given by your client and you now request insurance limit information only: **\$350.00***

If the request is from a vehicle accident then we need a clear, legible copy of the accident report that contains all the usual vehicle and owner information. If other insurance information is requested, generally we need the home or business address, owner or renters name, etc. Any information that you know about the given situation should be provided as it may enhance our chance for success. Any information that we have to develop to start our insurance research will be billed as an additional charge AND will not be refunded, written off, or be part of the no hit guarantee of our insurance locate service. We will discuss these possible additional charges before we begin our research.

NOTE: We do not deal with possible exclusions that might be on one's policy. As example, if we find insurance coverage for a requested vehicle but later it is found that there is an exclusion between the driver and owner's coverage then a hit fee will be charged as we were successful in finding the requested information.

NOTE: Because we did not find the requested insurance policy information does not mean that it does not exist. It may mean that we just did not find it. A no-hit return from us should not be used as a definitive answer that there is no insurance available for your client's particular situation, including from the direction that we were researching.

Thank you for contacting us.

A handwritten signature in blue ink, appearing to read "Bryan E. Lockerby". The signature is fluid and cursive, with a large initial "B" and "E".

*Bryan E. Lockerby*  
*Owner/ Manager*  
*Montana PI License #6040*