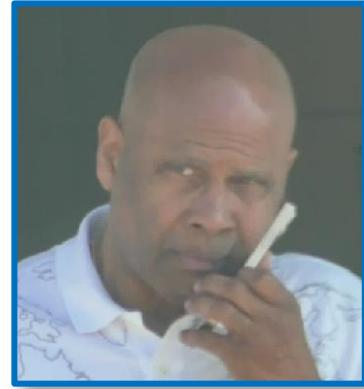


March 20, 2025

EMA Risk Services
Robin Bentley
rbentley@emariskservices.com



Internal File Number: 704-00648
Client File Number: ACC-0076
Claimant: Thomas Durst
Date of Loss: 01/28/2025

Thank you for the opportunity to be of assistance with the above described case. As requested, we have conducted surveillance and the following details our findings.

OVERVIEW

During the course of our investigation, an adult male, matching the description and provided photographs of the claimant, was confirmed to reside at the provided address. He was seen operating his registered Land Rover, and traveling to a coffee shop, gas station, a two different residences. He was also seen bending his back at the waist, carrying a cup in his right hand, utilizing the fuel island at the gas stations, and holding a cellular phone between his left ear and shoulder. The claimant was noted to conduct the observed activities while moving in what appeared to be a normal and fluid manner, with no visible medical support devices.

MOTOR VEHICLE INFORMATION

Throughout the investigation, the following vehicles were identified as being relevant to the surveillance:

2021 Land Rover - Red

- Texas tag: NZH0218
- Registered to: Thomas E Durst
- Registration address: 117 Bandera Creek Lane, Friendswood, Texas 77546
- Title Transfer date: 01/15/2021
- Expiration date: November 2025



2018 Genesis G90 - Black

- Texas tag: GNEYES1
- Registered to: Ida and Michael McMillan
- Registration address: 5405 Aroma Knoll Lane, Rosharon, Texas 77583
- Title Transfer date: 08/24/2024
- Expiration date: April 2025

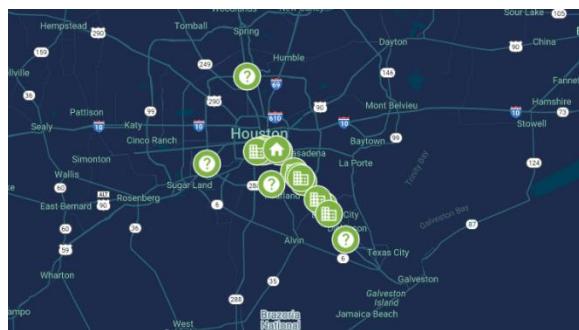
2018 Jaguar Land Rover - Red

- Texas tag: LWN1650
- Registered to: Cassandra Tess Smith
- Registration address: 4819 Pilgram Harbor Drive, Friendswood, Texas 77546
- Title Transfer date: 05/23/2024
- Expiration date: May 2025

A License Plate Recognition Search was conducted regarding the 2021 Land Rover, Texas tag NZH0218, registered to the claimant. The vehicle was found to have 24 total sightings within the last 36 months at 19 locations.

All recent sightings of the vehicle were just one hit each; therefore, no conclusive data regarding the habits of the vehicle's operator could be drawn from the available information.

There was no indication that any of the previous sightings were a possible alternate residence or workplace for the claimant.



INVESTIGATIVE DETAILS

Thursday, March 13, 2025

Approximately 6:01 am

Surveillance efforts were initiated at the claimant's provided address, located at 117 Bandera Creek Lane, Friendswood, Texas 77546. The residence can be described as a two-story, single-family home composed of brown and tan colored brick with a split three-car garage. Upon arrival, no vehicles were observed in the driveway or on the street; however, it was unknown if any vehicles were parked inside the garage. Surveillance efforts were maintained with a partial view of the residence.

Approximately 7:50 am

A black Genesis G90, Texas tag GNEYES1, registered to Ida Renee and Michael McMillian at 5405 Aroma Knoll Lane, Rosharon, Texas 77583, arrived at the residence. An unidentified female exited the driver's seat and entered the residence. No claimant activity was observed. Surveillance efforts were maintained.

Approximately 10:37 am

A red Land Rover, Texas tag NZH0218, registered to the claimant at the provided address, arrived at the residence and parked on the driveway, mostly out of view. A short time later, the vehicle departed the area and mobile surveillance was initiated.

Approximately 10:46 am

The vehicle arrived at Starbuck's, located at 107 East Parkwood Drive, Friendswood, Texas 77546. An adult male, matching the description and provided photographs of the claimant, exited the driver's seat and entered the building wearing a white shirt and white pants. The believed claimant briefly sat at a table in the dinning room, appearing to wait for his order. He retrieved a to-go cup from the counter and exited the building while he utilized his cellular phone, briefly holding it between his left shoulder and ear. The claimant entered the driver's seat of the vehicle and departed the area. Mobile surveillance continued.



Approximately 10:56 am

The Land Rover arrived at Exxon, located at 1401 South Friendswood Drive, Friendswood, Texas 77546. The claimant utilized the fuel island and sat stationary inside the driver's seat as the vehicle fueled. A short time later, he briefly entered the building.

Approximately 11:02 am

The claimant exited the building and returned to the vehicle. Due to other vehicles blocking the investigator's view, the claimant's specific actions could not be determined. Shortly after, mobile surveillance continued as the vehicle departed the area.



Approximately 11:12 am

The Land Rover arrived at the provided address. In an effort to remain discreet, the investigator did not immediately follow the vehicle. Surveillance efforts were maintained along the most likely route of departure.

Approximately 11:41 am

The Land Rover departed the area. Several minutes later, as mobile surveillance progressed, visual contact with the vehicle was lost at a traffic light. A canvass of the area was conducted; however, the vehicle was not located, and the investigator returned to the provided address.

Approximately 12:19 pm

Upon arrival, the Land Rover was not observed. Surveillance efforts were maintained.

Approximately 2:01 pm

With no further visible claimant activity, surveillance efforts were suspended for the day.

Saturday, March 15, 2025

Approximately 7:33 am

Surveillance efforts continued at the claimant's provided address, located at 117 Bandera Creek Lane, Friendswood, Texas 77546. Upon arrival, a red Jaguar Land Rover, Texas tag LWN1650, registered to Cassandra Tess Smith at 4819 Pilgram Harbor Drive, Friendswood, Texas 77546, was present, parked on the street in front of the residence. Surveillance efforts were maintained along the most likely route of departure with periodic spot checks of the residence.

Approximately 10:00 am

No changes at the residence were observed. Through discreet investigative means, the provided address was confirmed as the claimant's current residence. Surveillance efforts were maintained.

Approximately 2:14 pm

Mobile surveillance was initiated as the Land Rover, Texas tag NZH0218, driven by the claimant during previous surveillance efforts, departed the area.

Approximately 2:16 pm

The vehicle arrived at Starbuck's, located at 170 East Parkwood Drive, Friendswood, Texas 77546. The claimant exited the driver's seat and entered the building before surveillance efforts could be established.

Approximately 2:20 pm

The claimant exited the building and entered the driver's seat, wearing a pink shirt, khaki pants, and carrying a drink in his right hand. Mobile surveillance continued as the vehicle departed the area.



Approximately 2:23 pm

The vehicle arrived at Exxon, located at 1401 South Friendswood Drive, Friendswood, Texas 77546. The claimant utilized the fuel island and sat stationary inside the driver's seat as the vehicle fueled. A short time later, the claimant exited the vehicle and utilized a cellular phone as he returned the hose to the fuel island. The claimant re-entered the vehicle and departed the area. Mobile surveillance continued.



Approximately 3:06 pm

The Land Rover arrived at a residence that appeared to be under construction, located at 3206 Tranquility Lane, Baytown, Texas 77521. In an effort to remain discreet, surveillance efforts were maintained along the most likely route of departure.

Approximately 3:14 pm

Mobile surveillance continued as the vehicle departed the area.

Approximately 3:17 pm

The vehicle arrived at Wyndham Park Apartments, located at 2700 Rollingbrook Drive, Baytown, Texas 77521, briefly stopped at the entrance, then departed the area. As mobile surveillance progressed, visual contact was lost as the vehicle traveled in the direction of the highway. A canvass of the area was conducted; however, the vehicle was not located.

Approximately 3:26 pm

With the vehicle's whereabouts unknown, surveillance efforts were suspended for the day.

Monday, March 17, 2025

Approximately 10:14 am

Surveillance efforts continued at the claimant's provided address, located at 117 Bandera Creek Lane, Friendswood, Texas 77546. Upon arrival, the previously observed Genesis G90, Texas tag GNEYES1, was parked in the street. The claimant's registered Land Rover, Texas tag NZH0218, was not observed; however, the claimant utilized the garage during previous day's efforts. Surveillance efforts were maintained along the most likely route of departure with periodic spot checks of the residence.



Approximately 2:47 pm

During a spot check of the residence, no changes at the residence were observed and surveillance efforts continued.

Approximately 3:54 pm

A spot check of the residence was conducted. The Genesis G90, was no longer observed at the residence, appearing to have departed the area, unseen, via an alternate route. No claimant activity was observed.

Approximately 4:15 pm

With no visible claimant activity, surveillance efforts were suspended for the day.

CASE STATUS

At this time, we have completed the assigned surveillance for this case. If you have any questions, or if we can be of any further service, please do not hesitate to contact us. Thank you for allowing us to be of assistance with this case.