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Shotguns, Oscar Gowns and Giraffes, Oh My!

By [Denise Johnson](#) | October 31, 2013

Just in time for Halloween, Enservio's consulting founder, Tom Kirkpatrick, who's worked as an adjuster, SIU investigator and contents expert/consultant, shares some of the strangest claims he's encountered during his 35 years in the insurance industry.

Kirkpatrick once worked on a job in a 15,000 square foot thatched straw roofed home located north of New York City. The home, which had sustained a fire, was decorated in an African-hunting motif with full size African taxidermy, including numerous elephants, giraffes, hippos and other standing mounts throughout the home.

"You could walk between the legs of the giraffe," Kirkpatrick said.

On another job, Kirkpatrick found an engraved shotgun with a gold trigger and elaborate gold inlays, hidden behind some books in a home library. He showed the gun to the homeowner who exclaimed, 'Where did you find that! I have been looking for that for 20 years. I hid it and could not remember where I put it. It was a present to me from the King of Spain. It is absolutely beautiful, but doesn't shoot worth a damn.'

Sometimes Kirkpatrick's job involved inventory and valuing items that were part of crimes, like the time his team had to inventory hospital rooms under strict rules of evidence because the rooms were part of an investigation where doctors were suspected of having euthanized patients during Hurricane Katrina. Another memorable event he recalled was when he had to place a value on a stolen gown an actress wore while accepting her Oscar for "Best Actress."

While the majority of policyholders are truthful when submitting claims, Kirkpatrick shared a few unique instances where insureds misrepresented claims. In one case, an insured claimed their ceramic antiquity collection had diminished in value by several thousands of dollars because of exposure to soot and plaster dust after a fire.

"My VP pointed out to the insured the ceramics were cooking vessels that had been intentionally placed directly in fires to cook. These items had spent several thousand years buried under many feet of ash and soil after a volcano eruption only to be recently dug up when they were cleaned. They certainly could be cleaned again without any harm," Kirkpatrick said.

Following Hurricane Katrina, after Kirkpatrick finished performing a home inventory, he could not reconcile the odd combination of styles and number of furniture items on the first floor of the home. He said that while

reviewing the inventory with the homeowner it become clear that many of the questionable items within the home did not belong to the homeowner.

“There were furniture items from other homes that had apparently been floating in the flood waters and came into the home through smashed windows during the flood and were left there when the flood waters receded,” said Kirkpatrick.

Some claims need no explanation, like the job Kirkpatrick handled after a house fire. He was on site to measure and diagram what he termed an oddly configured home. He couldn't account for a room size void in his diagram. He assumed he made a mistake, even going as far as remeasuring and redrawing the diagram only to find the void again. He closely inspected the walls and found a hidden entrance to what had been clearly built to be a hidden room.

“Inside I found it was equipped as a dominatrix chamber the insured had failed to mention,” Kirkpatrick said.