HORIZON
PRIVATE INVESTIGATIONS - BACKGROUND CHECKS

Investigative Services Client Guide

Beyond the Database. Verified at the Source.

A practical introduction to Horizon's investigative, research, and litigation-support services.

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Welcome from the President

Thank you for considering Horizon as your investigative and research partner.

Legal, insurance, financial, and business decisions often depend on facts that are not found in a single database. Records may be scattered among courts, government agencies, property systems, business filings, prior litigation, and other sources. Important details may require follow-up, source verification, or field investigation before they can be understood and used.

Since February 2008, Horizon has helped law firms, insurance professionals, businesses, government agencies, and established private clients obtain professionally researched information. Our approach combines investigative databases with courthouse research, public records, qualified local researchers, direct source contact, and field investigation whenever appropriate.

Our commitment is straightforward: understand the assignment, communicate responsively, verify information whenever reasonably possible, and present the findings clearly and objectively.

We appreciate the opportunity to earn your trust and become a dependable extension of your team.

Sincerely,

William Peacock
President
Horizon Background Screening
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OUR COMMITMENT

Real investigations require more than access to information. They require judgment, verification, communication, and a clear understanding of the client's objective.

About Horizon

A professional screening, investigative, and research partner since 2008.

Horizon was founded in February 2008 with a focus on professional background research and source-level verification. As client needs evolved, the company expanded into investigative services, litigation support, courthouse research, insurance investigations, asset research, locate assignments, open-records research, witness work, and specialized field services.

Our operating standards have been influenced by experienced investigators and corporate security professionals, including guidance from a former FBI Special Agent. That foundation reinforced the importance of confidentiality, objective reporting, careful documentation, and respect for the responsibility clients place in us.

Today, Horizon supports matters throughout the United States through internal research, direct source contact, and a nationwide network of qualified courthouse researchers and investigative professionals.

THE HORIZON PHILOSOPHY

Databases are valuable research tools, but they are rarely the complete answer. Important decisions deserve professionally verified information whenever reasonably possible.

Why Clients Choose Horizon

Beyond the Database

We use databases to develop leads—not as a substitute for professional investigation. When the assignment requires it, we follow those leads into court files, official records, property systems, business filings, source contacts, and field research.

Verified at the Source

Whenever reasonably possible, we confirm material information through official records, direct sources, or qualified local research rather than relying solely on aggregated data.

Responsive Communication

Client emails and telephone calls are acknowledged the same business day whenever reasonably possible. When a complete answer requires additional work, we confirm receipt, explain the next step, and follow through.

Clear, Objective Reporting

Our reports distinguish confirmed findings from potential associations, investigative indicators, and unresolved leads. We report the information available without exaggeration or unsupported conclusions.

Who We Serve

Horizon's investigative services are primarily designed for professionals and organizations that need reliable information to support a legal, insurance, financial, operational, or business decision.

- Law firms and legal departments
- Insurance carriers, adjusters, claims professionals, and third-party administrators
- Businesses, corporations, financial professionals, and risk-management teams
- Government agencies and nonprofit organizations
- Established private clients with a lawful and clearly defined investigative need

How We Approach an Assignment

Every assignment begins with the client's objective. We determine what question needs to be answered, what information is already known, which sources are reasonably available, and what level of research is appropriate.

1. Understand the Objective
We review the request, subject information, known facts, deadlines, and intended use of the findings.

2. Define the Scope
We identify the services, jurisdictions, time periods, likely expenses, and deliverables appropriate for the assignment.

3. Develop and Verify
We use investigative resources to develop leads and verify material findings through official or direct sources whenever reasonably possible.

4. Communicate
We provide updates when an assignment changes materially, a source is delayed, additional authorization is needed, or an important development warrants prompt attention.

5. Report Clearly
We organize confirmed findings, limitations, supporting records, and additional leads so the client can understand what was found and what may require further action.

ASSIGNMENT-BASED SERVICE

PI matters are ordinarily opened and invoiced by assignment or case. The client's email request, written scope confirmation, applicable agreement, retainer, or invoice establishes the authorized work.

Background and Due-Diligence Research

Investigative Background Checks and Due Diligence

Horizon's investigative background checks go beyond a basic database search. We research and evaluate information from multiple sources to develop a more complete and professionally organized picture of an individual or business. Depending on the objective, the investigation may include court research, address and identity development, business affiliations, professional history, property records, liens and judgments, regulatory information, litigation history, media research, and other relevant public records. These investigations are designed for litigation support, business decisions, fraud concerns, executive or corporate due diligence, and other authorized investigative purposes. Employment screening requests are handled separately through Horizon's Employment Screening Division.

Criminal and Civil Court Research

Court research may identify criminal prosecutions, pending matters, lawsuits, judgments, liens, disputes, and other proceedings relevant to an authorized investigation. Horizon may use official online court systems, clerk records, federal court records, and qualified courthouse researchers. When a database indicates a possible record, we work to obtain or verify the underlying court information whenever reasonably possible.

Business and Corporate Background Investigations

Business investigations can help clients understand ownership, management, corporate relationships, litigation, regulatory history, property interests, financial warning signs, and other publicly available information. The scope may include secretary-of-state filings, assumed names, registered agents, related entities, court records, liens, judgments, licensing records, property records, government contracting information, and media research.

Employment, Education, and Professional History Research

For litigation, due diligence, and other non-employment purposes, Horizon may research or verify a subject's reported employment, education, professional licenses, credentials, affiliations, or disciplinary history when lawfully authorized and reasonably available. Source policies, privacy restrictions, and third-party fees may affect the information that can be obtained.

Social Media and Online Research

Publicly available online information may provide relevant background, identify relationships or business activity, preserve time-sensitive content, or develop additional investigative leads. Horizon documents relevant findings objectively and distinguishes public-source information from verified facts. We do not use unlawful access methods, impersonation, or attempts to bypass privacy controls.

Financial, Asset, and Insurance Research

Asset Investigations

Understanding a person's or business's potential assets can be important when evaluating litigation, collection, recovery, or due-diligence decisions. Horizon uses professional investigative resources, public records, property records, business filings, and other available sources to identify real estate, business interests, vehicles, and additional indicators of financial activity where legally accessible. Because ownership can be concealed, transferred, jointly held, or unavailable through public sources, no asset investigation can guarantee that every asset will be identified. Our reports distinguish confirmed ownership from potential associations and investigative leads.

Insurance Coverage and Claims Verification

Identifying available insurance coverage can be a critical step in evaluating a claim, potential litigation, or recovery options. Unlike many types of records research, there is no comprehensive database or central repository where liability insurance information can simply be obtained. Insurers also rarely provide coverage information directly to an investigator without the insured's authorization or another legal basis for disclosure.

Horizon approaches these assignments as investigations. We review courthouse records, civil filings, property records, vehicle ownership and lender information, business filings, prior litigation, and other available sources that may help identify a potential insurer, agent, policy, or claims administrator. We may also contact businesses, property owners, government agencies, attorneys, or other relevant parties when appropriate.

Depending on the information available, findings may include a potential or confirmed insurer, policy number, policy period, named insured, claims contact, or other information that can help the client pursue formal coverage confirmation. Results depend on the records, investigative leads, and cooperation available in each matter. Horizon reports the information obtained but does not make legal determinations regarding policy coverage or whether a particular loss is covered.

Liens, Judgments, and Property Research

Horizon may research recorded liens, civil judgments, real-property ownership, transfers, mortgages, tax information, and related public records. This work can support asset investigations, collections, due diligence, insurance research, and litigation strategy. Availability, indexing, and historical coverage vary by jurisdiction.

Locate and Records Research

Locate and Skip-Trace Investigations

When an individual, witness, former employee, debtor, beneficiary, or other party is difficult to locate, Horizon conducts professional locate research using investigative databases, address histories, public records, court filings, business records, and other reliable sources. Whenever reasonably possible, we work to verify current address information rather than simply reporting unconfirmed database results. The scope may range from confirming a likely current address to a more extensive investigation involving relatives, associates, employment indicators, property records, and field verification.

Public Records and Open Records Research

Government records can provide important information that is not available through commercial databases. Horizon assists with identifying the appropriate agency, preparing and tracking requests, reviewing responsive records, and documenting agency responses. Services may involve police and incident records, licensing information, inspection records, regulatory materials, government contracts, disciplinary records, and other lawfully available public information.

Courthouse and Document Retrieval

Horizon obtains court pleadings, orders, exhibits, docket materials, recorded instruments, agency records, and other documents needed for an investigation or legal matter. Retrieval may be completed online, through the clerk, or by a qualified local researcher. We confirm availability, likely cost, and expected turnaround whenever the request involves substantial copying, travel, or third-party expense.

Witness Location

Locating a witness often requires more than identifying an address. Horizon can develop current contact information, verify likely residence or employment indicators, identify appropriate contact channels, and document the sources supporting the locate. Contact or interview services can be added when authorized.

Field and Litigation Support

Witness Interviews and Statements

Witnesses can provide facts, context, and firsthand observations that are not available through records alone. Horizon conducts professional, objective interviews designed to obtain clear and reliable information while avoiding assumptions or unsupported conclusions. Depending on the assignment and applicable requirements, the investigator may obtain a written, recorded, or summarized statement; clarify timelines and prior statements; identify additional witnesses or evidence; and document issues requiring follow-up.

Scene and Site Investigations

A timely scene investigation can preserve information that may otherwise be lost as conditions change. Horizon investigators can visit an accident, incident, business, property, or other relevant location to photograph and document conditions, identify potential evidence, locate witnesses, verify addresses, and record observations relevant to the client's matter. The scope may include photographs, measurements, diagrams, neighborhood inquiries, camera identification, property observations, or other lawful fact-gathering activities.

Professional Letter Delivery

Some correspondence is important enough to require more than ordinary mail. Horizon provides professional letter delivery for demand letters, requests for insurance disclosure, preservation notices, settlement communications, and other important correspondence. When permitted and appropriate, we document delivery attempts, identify the location visited, record the date and time, and provide confirmation of delivery or other relevant observations. **This is not legal process service and should not be used when formal service of process is legally required.**

If formal service is needed, clients may use the National Association of Professional Process Servers directory at https://napps.org/ to locate a potential process-service provider.

Litigation Support and Case Development

Horizon supports counsel and claims professionals by developing facts, locating people and records, organizing investigative findings, obtaining documents, conducting interviews, researching opposing parties or businesses, and identifying additional investigative avenues. The scope is tailored to the legal or claims objective, and final legal strategy remains with the client and counsel.

Specialized and Customized Assignments

Customized Research Assignments

Not every investigative need fits a standard service description. Horizon accepts customized assignments involving specialized records, jurisdiction-specific research, source development, business inquiries, fact verification, and other lawful investigative objectives. We review the request, available sources, likely limitations, timeline, and anticipated cost before proceeding.

LIMITED-AVAILABILITY SERVICES

Certain specialized services, including domestic investigations and surveillance, are offered on a limited basis. Horizon generally accepts these assignments for established clients who regularly use our other investigative services. Acceptance depends on the lawful purpose, jurisdiction, available resources, safety considerations, and nature of the requested work. Separate terms, advance retainers, or written scope approval may be required.

Domestic and Family-Matter Investigations

Domestic and family-related matters are evaluated selectively and ordinarily only for established clients or through legal counsel. When accepted, the assignment must have a lawful purpose and clearly defined scope. Horizon does not accept work intended to harass, intimidate, unlawfully track, or improperly intrude upon another person.

Surveillance and Field Investigations

Surveillance is offered selectively, primarily for established clients who regularly use Horizon for other investigative services. When accepted, investigators conduct discreet, lawful observations and document relevant activity through reports, photographs, video, or other supporting evidence when appropriate. Surveillance requires a separate written scope, advance retainer, and scheduling confirmation.

What Clients Can Expect

A Clear Understanding of the Request

We review the client's objective, available subject information, deadlines, and intended deliverable before substantial work begins. When necessary, we ask targeted questions rather than requiring the client to complete a lengthy intake form.

Practical Communication

We acknowledge requests promptly and communicate when additional information, authorization, time, or expense is required. Investigations sometimes develop in unexpected directions; material scope changes are discussed before substantial additional work proceeds.

Professional Judgment

The order in which sources are searched and leads are pursued may depend on what the investigation reveals. Clients authorize Horizon to use reasonable professional judgment within the agreed objective, scope, and budget.

Objective Reports

Reports are written for professional use and distinguish confirmed findings from investigative leads, possible associations, client-provided information, and unresolved questions.

Turnaround Times

Turnaround depends on the service, jurisdiction, record availability, agency response, court access, travel, third-party cooperation, and complexity of the assignment. Horizon provides an estimate when reasonably possible, but court closures, agency delays, source response times, and developing investigative leads may affect completion.

URGENT ASSIGNMENTS

Please identify court dates, filing deadlines, claim deadlines, or other time-sensitive needs when submitting the request. Rush work is accepted only when resources and source availability permit.

Understanding Scope, Pricing, and Expenses

Investigative matters are ordinarily priced and invoiced by assignment or case. Depending on the work requested, pricing may be based on a flat fee, hourly rate, advance retainer, estimated budget, third-party charge, or a combination of these methods.

- Routine research assignments may be opened from the client's email authorization.
- Complex, field-based, unusual, or higher-cost assignments may require a written scope confirmation.
- Surveillance and designated matters require a cleared advance retainer before scheduling or work begins.
- Court fees, records charges, database costs, travel, mileage, tolls, lodging, and qualified local researcher expenses may be billed separately when applicable.
- If the investigation develops beyond the authorized scope or budget, Horizon will request approval before substantial additional work proceeds whenever reasonably possible.

Important Research Limitations

Investigations depend on information maintained by courts, government agencies, businesses, property systems, data providers, witnesses, and other third parties. Records may be incomplete, delayed, sealed, expunged, misindexed, restricted, destroyed, or unavailable. Individuals and entities may use aliases, outdated addresses, nominees, related businesses, or other methods that make information difficult to identify.

Horizon reports information available through the sources reviewed within the authorized scope. No investigation can guarantee that every relevant record, asset, address, insurance policy, witness, online account, or activity will be identified.

Confidentiality and Appropriate Use

Horizon treats client and case information as confidential and limits access to personnel and service providers with a legitimate need to perform the assignment. Clients are responsible for requesting services for a lawful purpose, protecting reports and personal information, and using findings in compliance with applicable law.

Getting Started

1. Establish the Client Relationship
Review and execute the Investigative Services Agreement and complete the applicable payment setup.

2. Send the Assignment
Email Horizon the objective, subject information, known facts, deadline, and requested service. Attach relevant records, pleadings, photographs, or prior reports when available.

3. Clarify the Scope
Horizon will request essential missing information and confirm any special budget, retainer, fieldwork, or expense requirements.

4. Investigation and Updates
We conduct the authorized work and communicate material developments, delays, or recommended scope changes.

5. Report and Follow-Up
Horizon delivers the agreed report, records, photographs, or other work product and remains available to discuss findings or additional research.

Information That Helps Us Begin

- Full legal name and known aliases
- Date of birth or approximate age, when lawfully available
- Known addresses, telephone numbers, email addresses, employers, or associates
- Business names, vehicle information, property addresses, claim numbers, or case numbers
- The specific question the investigation should help answer
- Deadlines, court dates, budget limits, and preferred report format
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SIMPLE INTAKE
Clients may submit assignments by email. Horizon will create the internal Case Assignment & Scope Record from the information provided and will request client confirmation only when additional written approval is appropriate.

Contact Horizon

Your Horizon representative will help define the scope, identify the information needed to begin, and keep the assignment moving.

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Regional Georgia Field Offices
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Online
www.horizonscreening.com

Thank You

Thank you for considering Horizon. We understand that investigative assignments often involve sensitive facts, important deadlines, and decisions with real consequences. Our goal is to provide responsive communication, dependable research, and clearly documented findings that help clients move forward with greater confidence.

We appreciate the opportunity to earn your trust and become a reliable investigative and research partner.

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