



Messers.

Hiscox Ltd
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UK V London

Genoa, June 13th 2017

- **Yr. ref. CVT16TN90**
- **Binder n°. B0312970400416A**
- **Our. Ref. 10510/17**
- **Ref. PCA Broker: 117/A126**
- **Policy n°. A7CVT1227DH**

Object:	Assured: Logicompany S.r.l. – event date 01/10/2017 – damaged road tractor model IVECO Ecostralis 460 tg. EP943PP – registration date 02/01/2013 – Assured Value € 38.000,00 – Kasko Policy
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Further to the much-appreciated appointment conferred upon us date 01/25/2017 we carried out the necessary survey verifications regarding the damage under study, as can be seen below in full detail.

We contacted Mrs. Elisa Casagrande of the esteemed Logicompany S.r.l in order to understand the events occurred on a preliminary basis.

We were thereafter informed that on January 10th 2017 Mr. Paolo Meschini (employer at the above-mentioned company), while he was driving a towing vehicle (license plate **EP943PP**) which regularly trailed a refrigerated semi-trailer, lost control of the vehicle on the Strada Statale 219 of Gubbio (PG) and struck it against an infrastructure installed at the edge of the roadway, damaging the cabin right anterior/inferior part of the cabin.



In view of the above, the tractor was trailed to Logicompany interior workshop (Magione), where recovery operations took place on the following days.

We thereafter contacted Mr. Marco Fondacci of the Fixer company, who informed us that the foregoing vehicle was recovered in the meanwhile, and that the damaged (and substituted) parts of the cabin were left available for us.

The Fixer provided us a photographic report made during the dismantling of those parts.

As highlighted in the attached photographs, the vehicle (a road tractor – license plate n. **EP943PP**, IVECO model Ecostralis 460) was damaged on the anterior/inferior right part, with consequent damages of the front bumper, the right front headlamp of the front mudguard, the lower grill, and of others related parts of the bodywork.

As a result of the strong impact, some mechanical components (radiator and related support parts) were bent and had to be substituted.

As mentioned above, Logicompany S.r.l. decided for a cheap repairing of the vehicle to speed up manufacturing time, and presented the following claim for compensation:

LIST OF WORKSHOP OPERATIONS “Magione” :

Parts purchased from external companies :	€ 6,029.67
Spare parts painting :	€ 800.00
Dis. and reassembling labour :	€ 1,200.00
Consumables and waste disposal :	€ 150.00

TOTAL :	€ 8,179.67 (VAT not included)

To justify the foregoing costs, the Assured company sent us copies of the invoices received by the suppliers (as shown in the attached documentation).

In view of the vehicle registration date (February 2013) and of what described in the Article 4 of the present policy, we calculated a **20%** technical depreciation on wear parts without any detriment whatsoever against the rights of our mandates.



Technical depreciation :

Wear parts :	€ 855.61
Technical depreciation:	- 30 %

Spare parts depreciated cost:	€ 598.92
Cost of labour to depreciate:	€ 200.00
Technical depreciation	- 30 %

Depreciated cost of labour:	€ 140.00
Total depreciation :	<u>€ 738.92</u>

Technical damage:

Depreciated cost of spare parts: (€ 6.029,67- € 855,61 + € 598,92)	€ 5,772.98
Depreciated cost of labour: (€ 1.200,00 - € 200,00 + € 140,00)	€ 1,140.00
Spare parts painting:	€ 800.00
Consumables and waste disposal:	€ 150.00
TOTAL:	€ 7,862.98 (VAT not included)

Compensation:

Accidental damages insurance policy conditions: 10 % deductible with a minimum of € 2.500,00

COMPENSATION: € 7.862,98 - € 2.500,00 = € 5.362,98 (VAT not included)

We remain however at your complete disposal for any further or eventual clarifications that might prove to be necessary, and we remain,

Yours faithfully,

Salomone & Associati S.r.l.

Attachments:

- Photos
- Advice of claim
- Copy of the list of operations of Logicompany internal workshop
- Spare parts invoice
- Copia of vehicle registration
- Copy of Module/ Coverage
- Copy of the appointment

The present survey certificate is issued without any detriment whatsoever against the rights of our Mandates.

The writers reserve the right to enlarge upon/modify the present certificate whenever new/ different information might make itself available.