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| **Closure Report** | |
| **Claim Number.** | BAF052923803 |
| **Policy Number.** | 4172/220417843/00/000 |
| **Insured name** | MUKESH HUNDRAJ VASWANI |
| **Claimant name** | INDLA LUMAR |
| **Sum insured (INR)** |  |
| **Nature of loss** | PA Death |
| **Policy type** | Specific vector borne disease related  Hospitalization Benefit |
| **Channel / Sourcing** |  |
| **Touch Points :** | **Observation** |
| **Claimant visit** | Family member (family tree)- |
| Relation with insured- Son |
| Occupation (Insured) – EMCO INDUSTRIES |
| Occupation (claimant) – Not provided |
| Event details (Time, place, when, how) – On 2-3-2023 touch the current wire, sustained electric shock and fell into the water |
| **Claimant visit-** Insured son, is unable to write anything as he is an illiterate (recording taken).  As per recording with insured’s son Mr. Indla Kumar: - On 2-3-2023 his father along with villagers went to Shameeretha vagu which is located at the outskirt of mailara village for fishing and they arranged the current connection into the water from the adjacent land of Mogulla Bal Reddy’s agricultural bore motor at 11.00 hrs, while they were fishing using the current at 3.30 pm all of sudden his father touch the current wire, sustained electric shock and fell into the water. Then immediately disconnected the electricity supply and he brought to shore from the water they noticed that he has died already. |
| Other insurance – No other insurance policy |
| **Hospital visit** | MLC – Not done FIR collected |
| PM done District Head Quarters Hospital Yadadri Bhongari |
| **As per PM Report** –   * PM done at District Head Quarters Hospital Yadadri Bhongari on 3-3-2023 at 11.40, entry point –Lt. Upper \*\*\*\*\*\*\*\*\*\*\* and exit point was Lt. Foot and cause of death due to Electric shock. |
| Casualty note – Not provided |
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| **Police station visit** | **FIR details- FIR done at Bornmalaramaram police station FIR bearing No: 45/2023:**  FIR Done at Bornmalaramaram police station on 2-3-2023 at 19.00 hrs with FIR number 45/2023  As per FIR and inquest report:- On 2-3-2023 at 9.00 hrs deceased Mr. Indla Satyanarayana age 55 years along with his son and some villagers i.e. Enugu jaipal, Ramavath Ganesh, Indala Rama all together went to Shameeretha vagu which is located at the outskirt of mailara village for fishing and they arranged the current connection into the water from the adjacent land of Mogulla bal reddy’s agricultural bore motor at 11.00 hrs, while they were fishing using the current at 3030 pm all of sudden Mr. Indla Satyanarayana touch the current wire and as result sustained electric shock and fell into the water. Then immediately disconnected the electricity supply and he brought to shore from the water they noticed that he has died already. |
| **PM centre visit** | PM centre name – PM done at District Head Quarters Hospital Yadadri Bhongari |
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| **As per PM Report** –   * PM done at District Head Quarters Hospital Yadadri Bhongari on 3-3-2023 at 11.40, entry point –Lt. Upper \*\*\*\*\*\*\*\*\*\*\* and exit point was Lt. Foot and cause of death due to Electric shock. |
| **Spot visit** | Photos- Done |
| Witness – Not Provided |
| **Vicinity check** | Total person inquired- |
| Event details – Accidental spot visit done and confirmed and verified the incidence details |
| **Media / Newspaper** | Not Provided |
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| **Conclusion** | DOJ 29-4-2021. Trigger;- Claim sent for investigation in intimation stage and check list of documents. As per insured –on 9-9-2023, while removing his vehicle /bike from the parking area sustained injury due to bike stand to Ankle area, due to pain and swelling consulted in Apex hospital then in Ortho relief where plaster was applied. He is still on rest. Not resume duties yet. As per consultation paper of Apex hospital dated -9-9-2023- 49 yrs/ Male patient consulted with C/O-pain swelling Lt. Ankle following injury, diagnosed as Lt. lateral malleolus fracture patient was treated with oral medications and Ankle braces support/belt. As per consultation paper of Ortho Relief hospital dated 9-9-2023 and 11-9-2023;- 49 Yrs/ male patient consulted with c/o-pain and swelling over the outer aspect of Lt. ankle following a fall when he was trying to put his two wheeler on stand when he missed it and his two wheeler fall on him sustained twisting injury to Lt. ankle in the afternoon on 9-9-2023, done X-Ray. Diagnosed as Fracture lateral malleolus, displaced fracture of the lateral malleolus at the level of joint line Lt. Ankle, now came here for second opinion and was given Cont. below knee back slab for 2 weeks from 9-9-2023, elevation of leg while resting, mobilize non weight bearing with walker need review on 25-9-2023. Patient was advised rest for 6 weeks. We visited at Ortho relief hospital they confirmed and verified patient’s OPD data and bill. But doctor was not available. Insured is having his own business. Insured’s photo, work ID proof, ID proof, X-Ray film, consultation paper, bills confirmed and verified. Based on findings, no any discrepancies noted hence recommended for payable. |
| **Report closed date** | 26/9/2023 |
| **ICLM Recommendation** | **Payable** |