



FINAL SURVEY REPORT

Surveyor Ref:

No: 14871/ICICI/19-20

Claim No.: FIR002135202

Report Date 27th August 2019

**STRICTLY CONFIDENTIAL & PRIVILEGED FOR THE USE OF
INSURERS AND THEIR LEGAL ADVISORS ONLY**

1.0 POLICY PARTICULARS

- | | | | |
|-----|---------------------|---|---|
| 1.1 | Insured | : | Mr. K. Pandurang Tailors,
Prop: P. R. Koparde ,Shop No 34, Shivaji
Mandai, S.T.Stand Road, Sangli,
Maharashtra, Pin 416416 |
| 1.2 | Insurers | : | ICICI Lombard GIC LTD, 206-219 Sohrab
Hall, Opp to Pune Railway Station, Pune
411001 |
| 1.3 | Type of Policy | : | Standard Fire and Special Perils Policy |
| 1.4 | Policy No. | : | 1001/157446986/00/000 |
| 1.5 | Period of Insurance | : | 27 th Oct 2018 to October 26, 2019 |
| 1.6 | Occupancy | : | Tailoring shop |
| 1.7 | Total Sum Insured | : | Rs. 6,00,000.00 |
| 1.8 | Interest | : | <ul style="list-style-type: none">• Electrical Fittings & Installations - Rs. 1,00,000.00• Furniture Fixture & Fittings Rs. 2,00,000.00• Stocks Raw Material/Finished Goods Rs. 1,75,000.00• Stocks In Process Rs. 1,25,000.00 |

- 1.9 Affected item with Sum insured : ➤ Furniture Fixture & Fittings **Rs. 2,00,000.00**
 ➤ Stocks Raw Material/Finished Goods **Rs. 1,75,000.00**
 ➤ Stocks In Process **Rs. 1,25,000.00**
- 1.10 Clauses : • Designation of Property Clause
 • Reinstatement Value Policies

2.0 **INCIDENT**

- 2.1 Heavy rains poured in Maharastra (Kolhapur, Sangali, Karad, Belgam, Ichalkarancji, Satara, Hatkarangale, Meraj etc), Karnataka, Kerala & other many states from 26th July 20019 to 11th August 2019. Due to this flood situation occurred at many places. The incidence is well reported in TV and print media all over the countries. Due to this, water logged at insured's named location.

3.0 **OBSERVATIONS**

- Place of survey : Shop No 34, Shivaji Mandai, S.T.Stand Road, Sangli, Maharashtra, Pin 416416
- Date of Survey : 15-8-2019
- Level of Inundation : Outside premises 10 Ft
 : Inside the premises 8 Ft
- Period of inundation : From 05th August'2019 to 13th August'2019
- Cause of Loss : Flood/Inundation
- Area of the premises affected : 120 Sqft

4.0 **Nature & Extent of Damages**

- Stocks : The stock consists of various thread boxes, Zip boxes, chain, button box, belt boxes, safari canvas, various stationary stepper

box etc. These were submerged under the water and was not fit for the intended use. Further, customer raw cloths, stitched cloths were also affected. However, the policy does not cover the goods held in trust, hence not assessed.

Machine : Sewing machines, stain iron were also affected. However, the machines were not covered hence, not considered in the assessment.

FFF : The FFF such as table, chairs, wooden racks, entire FFF was submerged in the muddy water & affected.

Equipment : -

Others, if any : -

5.0 **ASSESSMENT OF LOSS**

5.1 During the survey, the detailed list of the affected items was physically prepared. The values were provided by the insured. The loss is assessed on the basis of such physical inspection. The supporting documents such as balance sheets were also provided by the insured.

5.2 The assessment of loss works out to **Rs. 2,11,084.00**. The detailed assessment is attached as **Annexure** to the report.

The assessment has been explained to the Insured, who have given their consent for the same.

6.0 **ADMISSIBILITY**

➤ **Policy Period**

Covered

➤ Date of loss	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

6.1 The date of loss falls within the policy period. The peril operated is also covered under the Policy issued to and held by the Insured. Hence, the claim is admissible under the policy.

7.0 This report is issued without prejudice & subject to the terms, conditions and warranties to the policy issued to & held by the insured.

8.0 DECLARATION

- *We hereby declare that the photographs of the affected property as detailed in our report were snapped by us by our Digital Camera and uploaded on our Office Computer. These were got printed in-house and are not manipulated.*
- *We hereby declare that we have no interest in the subject matter in question and reported as above. We are neither related to the Insured nor the business either by blood, business or share-holding of whatsoever nature.*



K R BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019

Encl:

- Assessment as annexure
- Claim form
- List of affected items
- Consent letter,
- Cancelled cheque
- Adhar Card
- Shop act
- Photographs,
- Our Fee Bill