



To,
ICICI Lombard GIC LTD, 206-219 Sohrab Hall,
Opp to Pune Railway Station,
Pune 411001

Kind Attn: Mr. K K Chaithanya
Manager Customer Service

Our Ref No.: 15099/ICICI/19-20

Date: December 11, 2019

Claim No: FIR005146566

IMMEDIATE LOSS ADVICE

DATE OF LOSS	: 15th October 2019
DATE AND TIME OF INSTRUCTION FROM INSURER	: 16th October 2019
TIME & DATE OF VISIT	: 17th October 2019
PERSON CONTACTED	Mr. Mohan Mule Mobile No. 9552587793
NAME OF INSURED	: PERSISTENT SYSTEMS LIMITED
ADDRESS OF THE INSURED	402 E, Bhageerath, Senapati Bapat Road, ., Pune,
/LOCATION OF LOSS, WITH PIN CODE	Maharashtra Pin411016. Location of loss: Aryabhata-pingala- off karve road, Erandwane, Pune-411004.
NAME OF POLICY	: Standard Fire and Special Perils Insurance
POLICY NO	: 1001/169305424/00/000 April 01, 2019 To March 31, 2020
AFFECTED ITEM	: Solar Invertor
SUPPOSED CAUSE	: Due to Flood/Inundation

INCIDENT

: It was reported that due to heavy rains on 9th October 2019 water was accumulated on the terrace floor where batteries, battery inter cell connectors and inverter are installed. Due to incessant water accumulation there was short circuit inside the inverter leading to system failure.

NATURE AND EXTENT OF DAMAGE

We visited the premises at location Aryabhata-Pingala, Erandwane, CYS No. 12A/12, Pune on 17th October 2019 to survey the loss to Solar inverter 125KVA reportedly caused due to heavy rain. AT the time of our inspection, internal parts of the inverter such as DC filter capacitors, IGBTs, snubber circuits were found in burnt condition.

POLICY LIABILITY

: The cause of loss is heavy rain/ flood. Peril is covered hence loss is covered under the policy.

**POLICY COVERAGE, SCOPE
(COVERAGE FOR PROPERTY AND
MAIN PERIL OPERATION)**

: STFI and allied perils are covered. Hence, the operated peril is covered under the policy

EXPECTED SALVAGE

: Yet to decided.

INSURED'S ESTIMATE OF LOSS

: Initially insured estimated the loss for Rs.1,28,000 further estimations was provided (for repair + upgradation) for Rs. 310000.00

PRESENTLY ESTIMATED LOSS RESERVE

: **Rs. 2.5 lacs**

BASIS OF RESERVE

: Reserves are based on insured's estimate and our primary inspections.

ISSUES

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DOES LOSS NEED FURTHER

: We have advised insured to witness the repair activity, we will update you once it get finished.

DISCUSSIONS WITH INSURERS?

Kamalbiyani



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019

