



To,
ICICI Lombard General Insurance Co. Ltd.,
Mumbai

Kind Attn: K K Chaithanya
Manager Customer Service
ICICI Lombard GIC LTD, 206-219 Sohrab Hall, Opp to Pune Railway Station,
Pune 411001

Our Ref No.: 15007/ICICI/19-20

Date: 27th September 2019

Claim No. FIR004212590

IMMEDIATE LOSS ADVICE

DATE OF LOSS	: 26 th September 2019 As informed
DATE AND TIME OF INSTRUCTION FROM INSURER	: 27 th September 2019
TIME & DATE OF VISIT	: 27 th September 2019
PERSON CONTACTED	Mr. Dinesh Chaudhari Mobile No. 9028385372
NAME OF INSURED	: Krushna traders
ADDRESS OF THE INSURED	75 76 1 Nana Peth, Ashok Chowk,
/LOCATION OF LOSS, WITH PIN CODE	Pune-411001
NAME OF POLICY	: Standard Fire and Special Perils Insurance policy
POLICY NO	: 1001/181069432/00 Policy period: 25.09.2019 to 24/09/2020
AFFECTED ITEM	: Finished goods
SUPPOSED CAUSE	: Due to Flood/Inundation
Level of Inundation	: Around 1 ft to 1.5 ft

NATURE AND EXTENT OF DAMAGE :

We carried out the survey on 27th September 2019, after the water level in the insured premises had receded. The insured is in business of trading of finished goods. Stock consist of various type of grocery items such as sago, sugar, groundnut, rice, dal, salt, soap, etc. It was informed that due to heavy rainfall on 25th September 2019. Insured property was flooded. The surrounding premises was also flooded due to continuous heavy rain. The flooded water entered in to the insured's premises.

During inspection of the site the water inundation level was measured at various places. The water level inside the premises was around 1 ft to 1.5 ft. Stock was observed affected with the water.

Insured was advised to clean the premises and segregate the final stock quantity.

POLICY LIABILITY : Yes, 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

INSURED'S ESTIMATE OF LOSS : **Rs 732956.00 /-**

PRESENTLY ESTIMATED LOSS RESERVE : **Rs. 6 lacs-**

BASIS OF RESERVE : Reserves are based on our inspection and information provided by the insured. We will update you if there are any changes in the reserves, upon receipt of the final list of damages.

ISSUES : None

DOES LOSS NEED FURTHER DISCUSSIONS WITH INSURERS? : Will get back to you if need be

Kamal Biyani



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019

