



ICICI Lombard Gen Ins. Co Ltd
Prabhadevi, Mumbai.

Date: 2nd February 2019

Our Ref No.: 14336/ICICI/18-19

Claim no.: Not provided

IMMEDIATE LOSS ADVICE

DATE AND TIME OF INSTRUCTION : 24th January 2019

FROM INSURER

DATE OF INSTRUCTION FROM : 24th January 2019

INSURED

SOURCE OF INSTRUCTION : Through email dated 24th January 2019 by
Mr. Krishna Kota

TIME & DATE OF VISIT : 24th January 2018

REASON FOR DELAY, IF SURVEY : -

DEFERRED

LOCATION OF LOSS, WITH PIN CODE : Lane No.3, Sainagar Katraj,
Pune, Maharashtra Pin - 411046

PERSON CONTACTED : Mr. Sherkhan Shaikh 9145159043

NAME OF POLICY : Standard Fire and Special Perils Insurance
policy

POLICY NO : 1001/163516054/00/000
21.1.2019 to 20.1.2020

Sum Insured : Rs. 5,00,000/-

Coverage: Yet to confirm

NAME OF INSURED : M/s. Munaj Electricals OPC Pvt. Ltd.
Lane No.3, Sainagar Katraj,
Pune, Maharashtra Pin - 411046

ADDRESS OF INSURED : M/s. Munaj Electricals OPC Pvt. Ltd.
Lane No.3, Sainagar Katraj,
Pune, Maharashtra Pin - 411046

AFFECTED ITEM : Plant & Machinery, Stock, Tools & equipments

DATE OF LOSS : Intermediate night of 22nd & 23rd January 2018 – as informed

SUPPOSED CAUSE (AS PER INSURED) : Reported fire due to short circuit

SUPPOSED CAUSE (AS PER Adjuster) : Fire

POLICY COVERAGE, : Policy annexure not received

SCOPE(COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)

RELEVANT POLICY CONDITIONS, : • Designation of property clause

WARRANTIES

LOSS INDEMNIFIABLE UNDER POLICY : Yes (Asset coverage details under policy

TERMS? (REVIEW OF APPLICABLE required).

POLICY TERMS AND COMMENT)

CIRCUMSTANCE OF LOSS :

During our visit, Mr. Sher Khan Shaikh conducted us & narrated the incident. The supporting incident narration was provided to us. The gist of same is elaborated here...

(Quote)

On 22nd January 2019 we kept all our things at the godown & closed our godown at around 9 p.m. at around 1.45 a.m. we heard some noise. Our neighbors woke up us. We immediately rushed towards our godown & there was fire in the godown. We tried to extinguish the fire with the help of our neighbors. The fire was under control hence fire brigade team was not called. Police authority were informed about the incidence. The fire was due to short circuit in the electric board.

(Unquote)

NATURE AND EXTENT OF DAMAGE :

The premise was thoroughly inspected. Insured is having shop & godown. They are in to sale /contractor of electrical parts fittings. The fire occurred at the godown. The total area of the godown premises was around 693 Sq ft. The godown area where stock & Tools/ Equipment etc. were kept, was around 90 sq ft. Remaining area was used for labour's shed. Insured is also having office & residence opposite to the affected godown. Broadly speaking following damages were observed....

► **Building** : Soot was deposited all over . Electrical fittings were affected.

Stock The stock such as electrical board, cable, Halogen, Tool kit, Boiler dress (for labour), Tarpolene, HT Cable, Thread, Plastic raincoats etc were burnt.

► **FFF**: The FFF such as plastic chairs, MS Racks were found burnt.

► **Stock**: The stock such as cables were burnt.

► **Tools/equipments**: The welding machine, Cutter machine, Computer, HP Motor, Vibrator Drill machine, etc. were found burnt.

The policy coverage details are still awaited.

Insured were requested to provide relevant documents /info.

POLICY LIABILITY	: Yes
ISSUES	: The coverage details are yet to receive
EXPECTED SALVAGE	: To be confirmed
INSURED'S ESTIMATE OF LOSS	: Rs. 3,00,000 /-
PRESENTLY ESTIMATED LOSS RESERVE	: Rs. 2,50,000/-
BASIS OF RESERVE	: Based on our inspection
DOES LOSS NEED FURTHER	: Yes
DISCUSSIONS WITH INSURERS?	The claim is lodged under the policy no 1001/163516054/00/000 SFSP policy. We await the Policy annexure giving coverage details. Notwithstanding the coverage details, we observe that the reported date of fire is within 25 hrs from the policy issuance date.

Date of loss : intermediate night of 22nd & 23rd Jan 2019 @ 1.45 a.m.

Period of the Policy: 21.1.2019 to 20.1.2020

Thus, this is a case of close proximity, thus would require the investigation.

PRESENT STATUS

: Insured were requested to furnish the requisite documents/information.

Line of action agreed/requested:

1. Keep the damaged material at the demarcated place for further inspection
2. To submit the relevant documents/information

PHOTOGRAPHS

Enclosed below



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019

PHOTOGRAPHS

 <p>24/01/2019 13:16</p>	 <p>Godown</p>
<p>Front portion of the office & Residence</p>	<p>The road in between the office & godown</p>
 <p>24/01/2019 13:18</p>	 <p>24/01/2019 13:24</p>
<p>Labour's Shed Godown</p>	<p>Front portion of the godown</p>
 <p>24/01/2019 13:54</p>	 <p>24/01/2019 13:20</p>
<p>Affected Stock kept outside</p>	<p>Affected Stock</p>
<p>24/01/2019 13:21</p>	<p>24/01/2019 13:21</p>
<p>Building</p>	<p>Building</p>