



To, Icici Lombard General Insurance Company Limited Icici Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai 400 025	To Attn: Ms Shipra Ranjan Surveyor Ref: 15290/ICICI/1920 Date: 10 th February 2020
---	--

IMMEDIATE LOSS ADVICE

DATE AND TIME OF INSTRUCTION FROM INSURER : 4th February 2020
DATE OF INSTRUCTION FROM INSURED : 5th February 2020
SOURCE OF INSTRUCTION : Mail from Ms Shipra Ranjan
DATE OF VISIT : 7th February 2020
PERSON CONTACTED : Mr. Nigam Akhani – 9722564532
LOCATION OF LOSS, WITH PIN CODE : Nvr Mahasolar Private Limited,
 Solar Power Plant (50 MW)
 Village - Mograle, Taluk - MAN, Distt- Satara,
 PIN - 415508, Maharashtra
POLICY NO : 1003/179986990/00/000
CLAIM NO. : -
TYPE OF POLICY : Industrial All Risks Policy
INSURED : NVR Mahasolar Private Limited
 Avani Signature, 6th Floor, 91A/1, Park Street,
 Kolkata - 700016
ITEMS AFFECTED :

- 1) Solar Panel Modules.
- 2) Diode box of Modules.
- 3) Lightning Arrestors.
- 4) Copper Cables

5) Barbed Wire Fencing

DATE OF LOSS : Reportedly on 15th January 2020

PLACE OF SURVEY : Nvr Mahasolar Private Limited,
Solar Power Plant (50 MW)
Village - Mograle, Taluk - MAN, Distt- Satara,
PIN - 415508, Maharashtra

SUPPOSED CAUSE : Theft

NATURE & EXTENT OF DAMAGE : During our visit we were attended by Mr. Nigam Akhani . It was reported that Solar plant produces 50 megawatt of energy and distributed to Dahiwadi and Phaltan mseb .We were guided through every location of loss and narrated with supposed cause. We have then inspected and photographed the loss location thoroughly. Our observation were as below.

- 1) 3 Lightning Arrestors were damaged and there copper cable has been reportedly stolen.
- 2) Barbed Wire fencing of 10 meter was found cut.
- 3) Seventeen Solar Panel module were damaged due to reported stone pelting.
- 4) Through clamp meter we checked the voltage of module and it was observed and confirmed that the faulty panel voltage is below 40 volts. As informed Ideal reading of each module should be between 40 – 45 volts. We have checked the sound modules and there readings were between 40-45 volts.
- 5) Few diode box beneath solar panel found burnt/broken. Reportedly, it was due to panel wire been cut. We have observed cuts on wire. As gathered total 82 modules were damaged in above fashion.

- 6) The damages were spread over an area of around 300 acres. Such damages cannot take place in one incident. We had asked insured to share routine checkup reports to ascertain the exact circumstances of loss. However, insured had refused to share &/or present routine checkup log sheet. Any other documents were also not provided/shared with us. Upon asking the reason they reverted that they are abide of compliances and respective documents will be shared on mails.
- 7) Please be informed that the required documents were not shared at the time of Survey and hence we are not in position completely ascertain the facts. The insured also refused to sign our observations made during the survey.
- 8) It was reported that Insured have lodged Police complaint. However, we have not received any Police documents yet.

ESTIMATE OF LOSS	: Rs. 17 lacs- as per intimation provided
RESERVE FOR INSURERS	At this stage Rs. 5,000,00 /-
BASIS OF RESERVES	: Based on our inspection.
ISSUES	: --
STATUS	: We have asked insured to provide repair/replace estimate and required documents. To share any photographs took for claimed loss. We will get back to you after receipt of the documents.



K R BIYANI

License No. SLA 34365 valid till 27.11.2022

Photographs:



























